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Oracle Banking Payments

SHIFT PAYMENTS ECONOMICS INTO A GROWTH OPERATING ENGINE.

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Oracle Banking Payments at a Glance

> Oracle Banking Payments is a unified payments hub that acts as the nucleus for routing, processing and managing payments across a financial services institution.

It orchestrates payments execution and processing across multiple payment types, rails, schemes, and markets, combining configurable and intelligent payment execution, rich ISO 20022 data, real-time processing, operational visibility, and automation within a common operating model. Its componentized, composable, microservices-based, API-first architecture can help financial services institutions modernize progressively, improve payment performance, reduce operational complexity, and introduce new payment services faster. Together with Oracle's digital asset capabilities, it can extend the money-movement operating model to emerging forms of money and value, including tokenized deposits, stablecoins and CBDCs, where applicable.

5 Ways Oracle Banking Payments Drives Business Value

Oracle Banking Payments helps financial services institutions simplify increasingly complex payment environments while improving payment performance, operational efficiency, and the ability to introduce new services.

1. ### Improve payment performance
   Improve payment execution through intelligent routing, standardized processing, and greater automation.

2. ### Reduce operational complexity and cost-to-serve
   Standardize processing and automate payment operations to reduce manual effort and duplicated processes.

3. ### Accelerate time-to-market
   Introduce new rails, schemes, markets, and payment services through configurable capabilities and reusable integration.

4. ### Improve transparency and traceability
   Track payments end to end and give operations teams greater visibility into status, exceptions, and interventions.

5. ### Create new payment and customer value
   Extend payment capabilities into new services and propositions across traditional and emerging forms of money and value.

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Core Capabilities

ORCHESTRATE

Orchestrate payments across rails, networks and markets

Apply common processing and configurable routing across payment types and execution paths. Oracle Banking Payments can derive payment chains, resolve networks and coordinate payment execution across cross-border, high-value, low-value, real-time and other payment flows while integrating with the banking services required to complete the transaction.

- **Multi-rail orchestration**
  Coordinate processing across payment types and execution paths through a common payment hub.
- **Configurable routing and network resolution**
  Apply configurable, rules-based decisioning to determine how payments are processed and routed, including transaction and client preferences.
- **Intelligent routing**
  Use embedded AI to help optimize routing decisions.
- **Payment-chain derivation**
  Derive payment chains for correspondent and cross-border payment execution.
- **Next generation payment rails**
  Connect to emerging cross-border payment networks and incorporate them into existing payment routing and processing workflows.

OPERATE

Process payments continuously with greater visibility and automation

Operate real-time and traditional payments continuously within a common operational environment. Oracle Banking Payments combines end-to-end visibility, configurable operational workflows, exception management and AI-assisted repair to help improve straight-through processing, resolve payment issues more efficiently and maintain control across the payment lifecycle.

- **Real-time and always-on payment processing**
  Support 24/7 processing for applicable instant and real-time payment schemes, alongside processing for traditional payment types within a common operational environment.
- **End-to-end payment operations**
  Track payment status across processing stages and manage transactions through configurable operational workflows with transaction-level visibility, monitoring and audit trails.
- **AI-assisted exception handling and payment repair**
  Manage payments requiring intervention through specialized operational workflows, using embedded AI to help automate payment repairs and reduce manual intervention.
- **Resilience and payment continuity**
  Support continuous payment operations with enterprise-grade availability, resilience and recovery capabilities.
- **Payment analytics and insights**
  Extend payment data with Oracle Analytics to provide real-time interactive dashboards and insights into payment activity and customer behaviour.

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MODERNIZE

Evolve the payments estate progressively

Modernize payment processing without requiring wholesale replacement of the surrounding banking environment. Oracle Banking Payments can be deployed as a standalone payments hub within an existing banking environment, connecting with core banking and account platforms, channels, treasury and control systems, payment networks, and other Oracle or third-party applications. Its componentized, composable, microservices-based, API-first architecture supports coexistence, configuration and progressive modernization across payment types, rails and markets.

- **ISO 20022-native data and coexistence**
  Preserve rich, structured payment information across processing workflows while supporting ISO 20022 alongside applicable legacy payment formats.
- **Configurable scheme and market expansion**
  Configure supported ISO 20022-based RTGS and ACH networks and extend payment processing to additional markets with less reliance on bespoke development.
- **Integration with existing banking environments**
  Connect payments with channels, account platforms, accounting/general ledger, treasury, FX, sanctions, reference data, other processors and third-party banking services.
- **Progressive modernization and coexistence**
  Introduce payment types, rails, schemes or markets incrementally while existing processors and banking applications continue to operate.
- **Deployment flexibility**
  Support different transformation strategies through SaaS, cloud and other approved deployment models.

CREATE VALUE

Extend payment capabilities into new services and forms of money and value

Turn payment capabilities, rich payment data and connectivity into differentiated customer propositions and new sources of value. Together with Oracle's digital asset technologies, Oracle Banking Payments can connect traditional payment processing with emerging digital money models such as tokenized deposits, stablecoins and CBDCs, helping financial services institutions extend existing transaction banking capabilities into new payment and money-movement models and value propositions.

- **New payment services and value-added propositions**
  Use configurable payment capabilities, APIs and scheme support to introduce differentiated payment services across channels, rails and markets.
- **Customer payment choice**
  Give customers greater choices over how payments are executed, based on available payment options and configured preferences.
- **Rich payment data and analytics**
  Use structured ISO 20022 payment information – and, where applicable, Oracle Analytics - to provide greater context and insight for downstream servicing, operations and value-added services.
- **Broader transaction-banking connectivity**
  Connect payment execution with cash management, liquidity management, virtual accounts, treasury and other banking services where relevant to the customer proposition.
- **Traditional and digital money interoperability**
  Connect established payment processing with Oracle digital asset technologies to support evolving

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models for moving digital money and value without creating a separate operating silo for each new form of money.

Payment types, rails and schemes

Support diverse payment types through a common payments hub

Oracle Banking Payments supports domestic and cross-border payment processing through a common foundation, connecting to the networks, schemes and banking services required for execution. Its configurable approach helps institutions extend payment processing as schemes, standards and market requirements evolve.

- **Global Payments Footprint:**

✓ 90 countries

✓ 280+ customers

✓ 50 payment rails supported

- **Payment types**
  - **High-value payments**
    Support domestic and international high-value payment processing, including RTGS-based flows.
  - **Low-value payments**
    Process ACH and other domestic low-value payment flows.
  - **Instant and real-time payments**
    Support continuous inward and outward processing across supported real-time payment schemes.
  - **Cross-border payments**
    Process incoming and outgoing cross-border payments, including correspondent banking flows.
  - **Direct debits and book transfers**
    Support direct debit processing across applicable schemes and internal account-to-account transfers.
  - **Bulk payments**
    Support corporate and other bulk payment flows, including mixed payment files, batching and de-bulking.
  - **Payment instruments**
    Support checks, demand drafts and bankers' cheques.

- **Scheme and market extensibility**

Extend to new schemes and markets through configuration

Oracle Banking Payments combines productized network support with configurable scheme frameworks to help financial services institutions extend payment processing across additional networks and markets. For supported ISO 20022-based RTGS and ACH networks following applicable usage guidelines, network requirements can be configured with reduced reliance on custom development.

- **Standards alignment and certifications**

Oracle proactively maintains relevant standards and rulebook updates for supported payment schemes and networks, helping financial services institutions keep pace with evolving market requirements.

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Continuous standards alignment

Maintain alignment with relevant ISO 20022 releases and supported market requirements, including CBPR+, HVPS+, EPC/SEPA, TARGET services and US ACH requirements.

SWIFT certification

> Oracle Banking Payments has earned the 2026 SWIFT Compatible Payments label.

Architecture, integration and deployment

Modernize payments progressively with a componentized, composable, microservices-based and API-first architecture

Oracle Banking Payments is designed to operate as a standalone payments hub that can complement Oracle banking applications or integrate with third-party banking environments. Its componentized, composable, microservices-based, API-first architecture enables financial services institutions to connect payment capabilities with their existing technology estate, support coexistence and modernize progressively rather than making wholesale replacement a prerequisite.

- **Componentized and composable architecture**
  Deploy and evolve payment capabilities within a modular architecture designed to support changing business and technology requirements.
- **API-first integration**
  Connect payment processing with channels, deposit and account platforms, accounting/general ledger, treasury, FX, sanctions, reference data, other payment processors and third-party banking services through APIs and reusable integration services.
- **Coexistence with existing environments**
  Operate Oracle Banking Payments alongside existing processors, account platforms and surrounding banking applications while progressively introducing new payment capabilities.
- **Progressive modernization**
  Introduce payment types, rails, schemes or markets incrementally and migrate processing at a pace aligned with business priorities rather than requiring wholesale replacement.
- **Deployment flexibility**
  Support different technology and transformation strategies through SaaS, cloud and on-premises deployment options.

AI in Payment Execution and Operations

Apply AI where payment decisions and operations happen

Oracle Banking Payments applies embedded AI to targeted payment workflows where it can help financial services institutions improve operational efficiency and reduce manual intervention. AI-assisted payment repair brings intelligence directly into exception handling, using payment context to help resolve issues and move more payments toward straight-through processing.

- **AI-assisted payment repair**
  Use embedded AI to identify payment issues and automate repairs, helping reduce manual intervention and accelerate exception resolution.

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Traditional and Digital Money

Extend money movement to new forms of money and value

Oracle helps financial services institutions connect established payment processing with emerging forms of digital money and value through Oracle Banking Payments and Oracle's digital asset technologies. This allows financial services institutions to extend their money-movement operating model as new forms of money and settlement emerge, while maintaining connections with existing payment processing, banking workflows, data and controls.

- **Traditional and digital money interoperability**
  Connect conventional payment processing with digital asset infrastructure to support the movement of value across traditional and emerging environments.
- **Connected payment and digital asset workflows**
  Coordinate payment processing with digital asset capabilities such as wallets, smart contracts and blockchain event orchestration, while maintaining integration with existing banking and accounting processes.
- **Support for emerging forms of money and value**
  Extend the operating model to use cases involving tokenized deposits and other emerging forms of digital money and value as supported capabilities evolve.
- **One money-movement operating model**
  Introduce new forms of money and value without creating a separate technology and operational silo for each new instrument, network or settlement model.

> Oracle's integration with SWIFT Ledger connects ISO 20022 payment processing with tokenized deposit infrastructure, coordinating payment and blockchain events across a unified payment lifecycle.

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Why Oracle

One operating model across payment types, rails and markets

Unify payment processing and orchestration across high-value, low-value, real-time, cross-border and other payment flows, helping reduce the fragmentation and duplicated functionality created by separate payment environments.

Progressive modernization around existing investments

Use a componentized, composable, microservices-based, API-first architecture to introduce new payment capabilities progressively while integrating and coexisting with existing banking applications and third-party systems.

Configuration-driven expansion across schemes and markets

Extend payment processing through productized network support and configurable scheme frameworks, reducing reliance on bespoke development as payment requirements evolve.

Intelligence embedded where payments are executed and operated

Apply rules-based decisioning and embedded AI to specific payment workflows, including payment repair, rather than treating intelligence as a separate operational layer.

One money-movement model for traditional and emerging forms of value

Connect established payment processing with Oracle digital asset technologies, helping institutions extend their money-movement operating model without creating a separate silo for each new form of money or settlement model.

Proven in complex, high-scale payment environments

Draw on Oracle Banking Payments deployments spanning multiple countries, schemes, payment types and banking platforms, with proven high-volume and always-on processing environments.

Continuous alignment with evolving payment standards

Keep pace with relevant standards, scheme rulebooks and market-infrastructure requirements through maintained product updates and supported network capabilities.

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Proven at Scale *

- ✓ **60,000/hour**
  high-value payment processing throughput
- ✓ **1 of 30**
  previous customizations required reimplementation after moving to standard capabilities
- ✓ **350K**
  NEFT payments processed daily

***Each metric reflects an individual Oracle Banking Payments customer deployment.**

Key Features at a Glance

Area	Key Capabilities
Payment processing	High-value, low-value, instant and real-time, cross-border, direct debit, book transfer and bulk payment processing
Orchestration and routing	Multi-rail orchestration, configurable routing and network resolution, intelligent routing, payment-chain derivation
Payment operations	End-to-end tracking and status, operational queues, exception handling, repair, investigations, workflow automation
ISO 20022 and payment data	ISO 20022-native data, structured data preservation, legacy-format coexistence, corporate payment messaging
Networks and schemes	Productized network support, configurable scheme frameworks, supported RTGS and ACH configuration, overlay services
Integration	APIs, services, network adapters, integration with Oracle and third-party banking environments
Architecture	Componentized, composable, microservices-based, API-first architecture
Modernization and deployment	Coexistence, progressive migration, configuration-driven change, SaaS, cloud and on-premises deployment options
AI and intelligence	AI-supported decisions and automated payment repair
Traditional and digital money	Connectivity between established payment processing and Oracle digital asset technologies

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Explore the Broader Oracle Banking Portfolio

Oracle Banking Payments can operate independently or connect with Oracle's broader banking capabilities to support end-to-end banking and transaction-banking propositions.

- **Extend transaction banking**
  Cash Management · Liquidity Management · Revenue Management and Billing
- **Extend money and value**
  Digital Assets
- **Connect the banking ecosystem**
  Accounts · Digital Experience · Banking APIs

Learn more about Oracle Banking solutions

Explore product capabilities, resources and the broader Oracle Banking portfolio at: **oracle.com/banking**

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