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Oracle AI Playbook

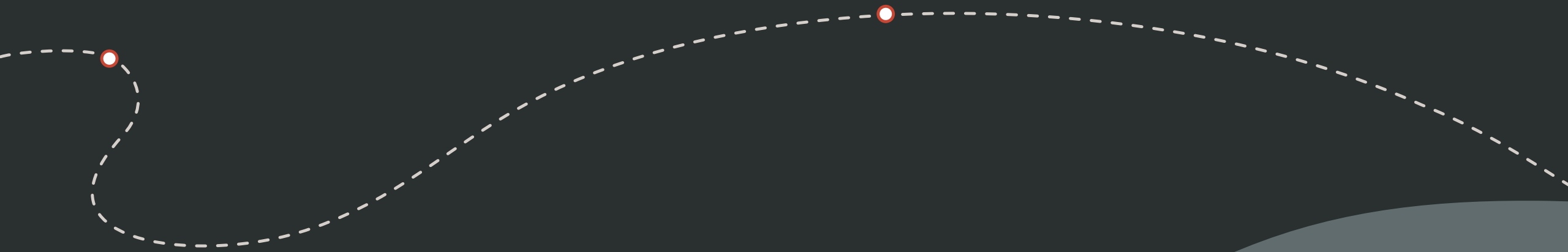
For Financial Services

Embedding AI into financial-services workflows with appropriate controls and human oversight



Financial services

Financial institutions are under pressure to become faster, more intelligent and more resilient while maintaining trust and control. Customers expect personalized, real-time and contextual experiences, while complex operations continue to rely on manual handoffs, exception-heavy workflows and constrained specialist capacity. At the same time, growing risk and regulatory demands require stronger governance, resilience and auditability, even as legacy technology, fragmented data and complex integration make change harder to scale. AI can help financial institutions address these pressures within workflows, combining intelligence, context and action where work gets done.



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Forces shaping financial services

The industry is under pressure to modernize while keeping complexity and risk under control

Growth and customer expectations

Personalized, real-time experiences are becoming the norm across retail, corporate and insurance relationships.

Operating complexity

Manual handoffs, exception-heavy workflows and fragmented processes consume capacity and slow execution.

Risk, regulation and resilience

Institutions must respond faster to financial crime, risk and regulatory demands while preserving control, evidence and resilience.

Data and technology fragmentation

Legacy platforms, inconsistent data and complex integration make it difficult to create a trusted, real-time view of the institution.

AI and workforce transformation

AI is creating a new performance frontier, but institutions need appropriate policies, controls, monitoring and human oversight for AI adoption.

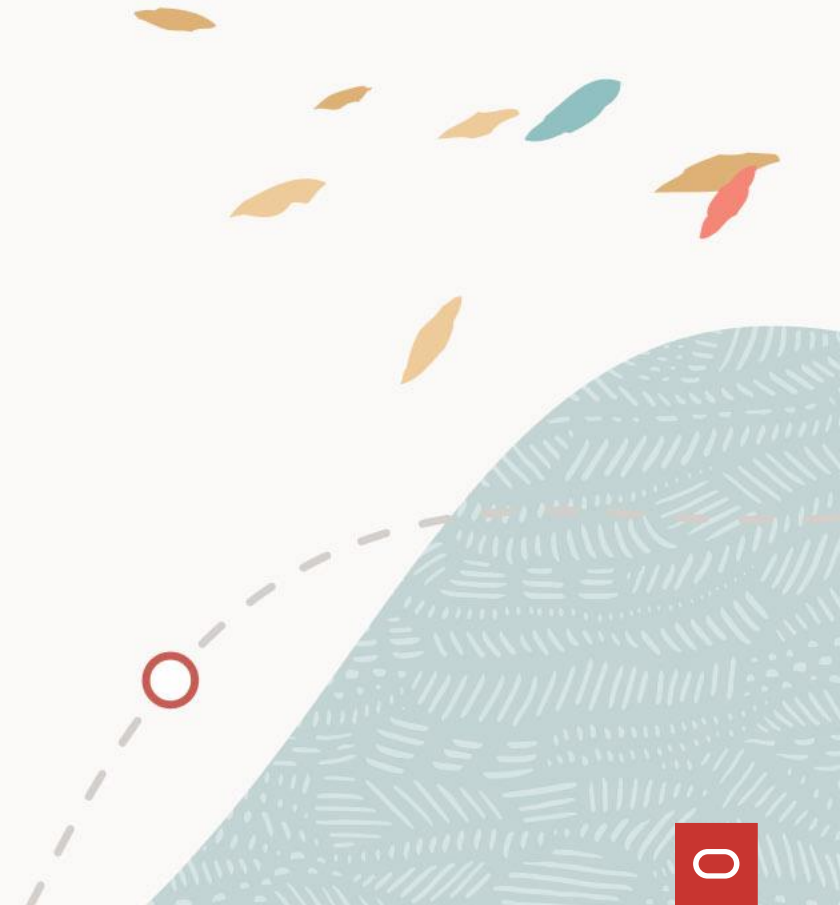


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Forces shaping the future of financial services

Vision of success

1. Grow customer value ❯
2. Accelerate decisioning ❯
3. Streamline operations ❯
4. Strengthen control and resilience ❯
5. Scale AI approach for better outcomes ❯
6. Transform how work gets done ❯
7. Starting your journey ❯



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1: Grow customer value

Use relevant, authorized customer context and AI to help deliver more relevant and timely financial experiences.

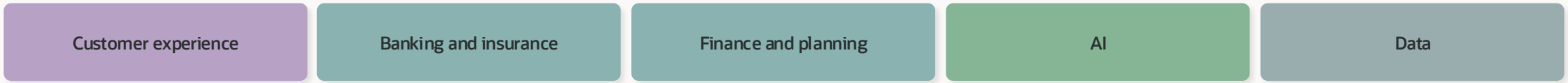
Recommended actions:

- Evaluate agentic AI use cases that can assist customer-interaction workflows.
- Explore how agentic AI can help personalize interactions and support proactive customer engagement.
- Move from journeys to intent.
- Connect channels and workflows.

How to get started:

- Define a measurable customer outcome such as engagement, retention, conversion, or relationship value.
- Identify the customer, account, transaction, and interaction data needed to understand context and intent.
- Select a high-value journey and determine where AI can assist, recommend, or act.
- Baseline current performance and measure improvement against the targeted customer outcome.

Oracle capabilities enabling customer value



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2: Accelerate decisioning

Connect trusted data, domain intelligence, and AI to support faster, better-informed decisions across financial-services workflows.

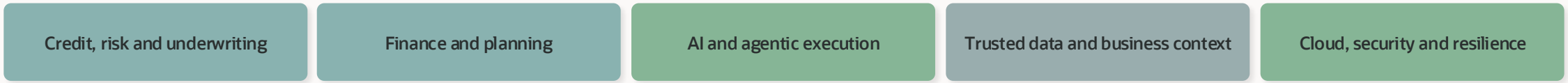
Recommended actions:

- Bring decision context together and link to real business outcomes such as growth and profitability.
- Automate analysis and preparation using agentic AI.
- Apply intelligence inside workflows.
- Pilot agentic AI to support decision preparation while keeping appropriate human review and decision rights.

How to get started:

- Select a high value decision such as credit, underwriting, pricing or risk where faster decisions would create measurable business value.
- Baseline the current decision process by measuring decision time, manual analysis, data gathering, handoffs, and rework.
- Identify the structured, unstructured and external data needed to give decision makers a complete and trusted view.
- Plan where to use AI and how to keep a human in the loop.

Oracle capabilities enabling faster, better decisions



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3: Streamline operations

Embed AI into high-friction workflows to help reduce manual effort, support shorter cycle times, and improve operational consistency.

Recommended actions:

- Identify finance processes where agentic AI can help automate appropriate repetitive tasks.
- Use agentic AI to automate repetitive work and reduce manual handoff.
- Help teams resolve exceptions more efficiently by using agentic AI to free up time and surface key decision criteria.

How to get started:

- Identify a high-friction workflow such as payments, servicing, trade, collections or billing where manual effort is affecting cost or speed.
- Baseline current performance by measuring cycle time, exception volume, manual effort, rework, backlog, or straight-through processing.
- Identify where AI can remove handoffs, automate repetitive work, resolve exceptions, or provide guided action within the workflow.
- Measure the operational improvement and use the results to govern, refine and expand AI to adjacent workflows.

Oracle capabilities enabling operational efficiency

Banking and insurance	Finance and planning	Operations and Workflow	AI and agentic execution	Trusted data and business context

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4: Strengthen control and resilience

Scale digital and AI-enabled operations with security capabilities, controls, resilience patterns and deployment choices for financial-services requirements.

Recommended actions:

- Embed control into AI-enabled workflows.
- Build resilience into mission-critical operations.
- Apply security and privacy controls to sensitive financial data.
- Evaluate deployment choices against applicable regulatory, data-residency and operational requirements.

How to get started:

- Define the policies, approvals, entitlements and human review required for AI-enabled decisions and actions.
- Identify critical workloads and establish the availability, recovery and operational resilience they require.
- Map sensitive data to its access, privacy, security, residency and sovereignty requirements.

Oracle capabilities enabling control and resilience



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5: Scale AI for better outcomes

Move from isolated AI initiatives to repeatable AI patterns with defined controls and oversight across financial-services workflows.

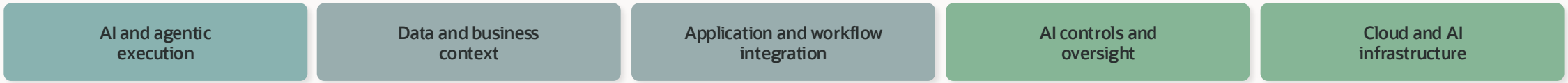
Recommended actions:

- Prioritize AI use cases by business outcome.
- Build trusted context to scale AI.
- Embed agents into repeatable financial-services workflows.
- Move from one-off agents to agentic applications.
- Apply defined policies, controls, monitoring and human oversight across models, agents and actions.

How to get started:

- Select high-value use cases with measurable business outcomes
- Connect trusted data, business semantics, and operational context.
- Deploy agents with defined roles, boundaries, and human handoffs.
- Monitor, evaluate, and continuously improve AI performance.

Oracle capabilities supporting AI at scale with enterprise controls



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6: Transform how work gets done

Use AI to help reduce repetitive work and support employee capacity for higher-value activities.

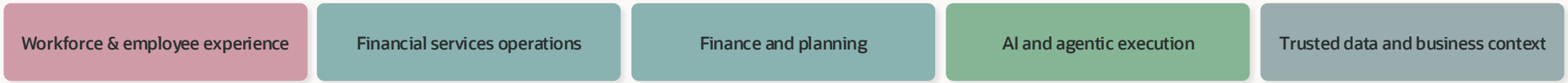
Recommended actions:

- Shift specialist capacity toward higher-value work.
- Redesign roles and workflows around human + AI collaboration.
- Measure productivity, capacity and employee experience.

How to get started:

- Identify roles with high volumes of repetitive work.
- Baseline time spent on manual tasks, handoffs, and rework.
- Embed AI assistance and agents into employee workflows using agentic AI.

Oracle capabilities enabling workforce transformation



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Internal questions to get going

Customer engagement

Where could more contextual, proactive engagement improve customer value, retention or relationship growth?

Operations and work

Which decisions take too long because people must gather, reconcile or analyze information manually? What would faster decisioning enable?

Which workflows have the greatest manual effort, exception volume, rework or cycle-time constraint?

Where are skilled employees spending too much time on repetitive work instead of higher-value decisions, relationships or judgment?

AI controls, regulatory requirements and security considerations

Where do security, regulatory, data-residency, sovereignty or operational-resilience requirements constrain modernization or AI adoption?

Which AI use cases could create measurable business value, and what data, policies, controls, monitoring and human oversight are needed to scale them?



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The Oracle AI Advantage

Connect industry and enterprise processes, trusted data, AI, and cloud infrastructure to improve outcomes.

Oracle Applications

Agentic Applications • AI Agent Studio

Industry Applications

- Capital Projects and Construction
- Retail
- Utilities
- Health and Life Sciences
- Restaurants
- Communications
- Financial Services
- Hospitality
- Public Sector

Enterprise Applications

- Enterprise Resource Planning
- Human Capital Management
- Customer Experience
- Supply Chain

Data Intelligence – Fusion • NetSuite • Industry • Health

AI Database & AI Data Platform

- Multicloud AI Database
- Autonomous AI Database
- Autonomous AI Lakehouse
- Semantic Engine
- Analytics
- GenAI Service

Oracle Cloud Infrastructure

AI Services – Governance • OCI Enterprise AI • Accelerator Packs

- Compute • Networking • Storage
- Supercluster

Public Cloud • Dedicated Cloud • Alloy • Sovereign Cloud • Government Cloud

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Additional ways Oracle serves Financial Services

Complete Capital Program Management



Support project governance, visibility, and performance across capital project portfolios. Help teams proactively identify and address project risk manage change, and sharpen decisions from ideation and planning through execution and asset operation.

Intelligent Communications



Connect unified communications, contact centers, carriers, security, compliance, and AI across hybrid and multicloud environments. With open, policy-driven orchestration, you retain carrier control, preserve dial plans, and connect communications, security capabilities and compliance-related workflows across hybrid and multicloud environments.

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Why Oracle?



Complete Suite

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

Industry-specific apps, finance, HR, supply chain, manufacturing, marketing, sales, service, and analytics built to work together.



Best Cloud Technology

Next-generation Oracle 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.



Committed to Your Success

Oracle Customer Success Services helps you maximize your cloud investment with proactive support, expert guidance, and comprehensive tools and best practices.

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Oracle AI Success Navigator

Unlocking the Full Potential of Oracle Cloud Applications with AI-Driven Best Practices

Achieve cloud transformation objectives

Leverage Oracle standards with AI guided actions, role-level ownership, and accountability across your team, Oracle, and your SI

Make confident design decisions

Oracle Modern Best Practice and Oracle University learning modules deepen understanding and reduce customization risk, while hands-on practice through Starter Configuration helps drive experience-based decisions

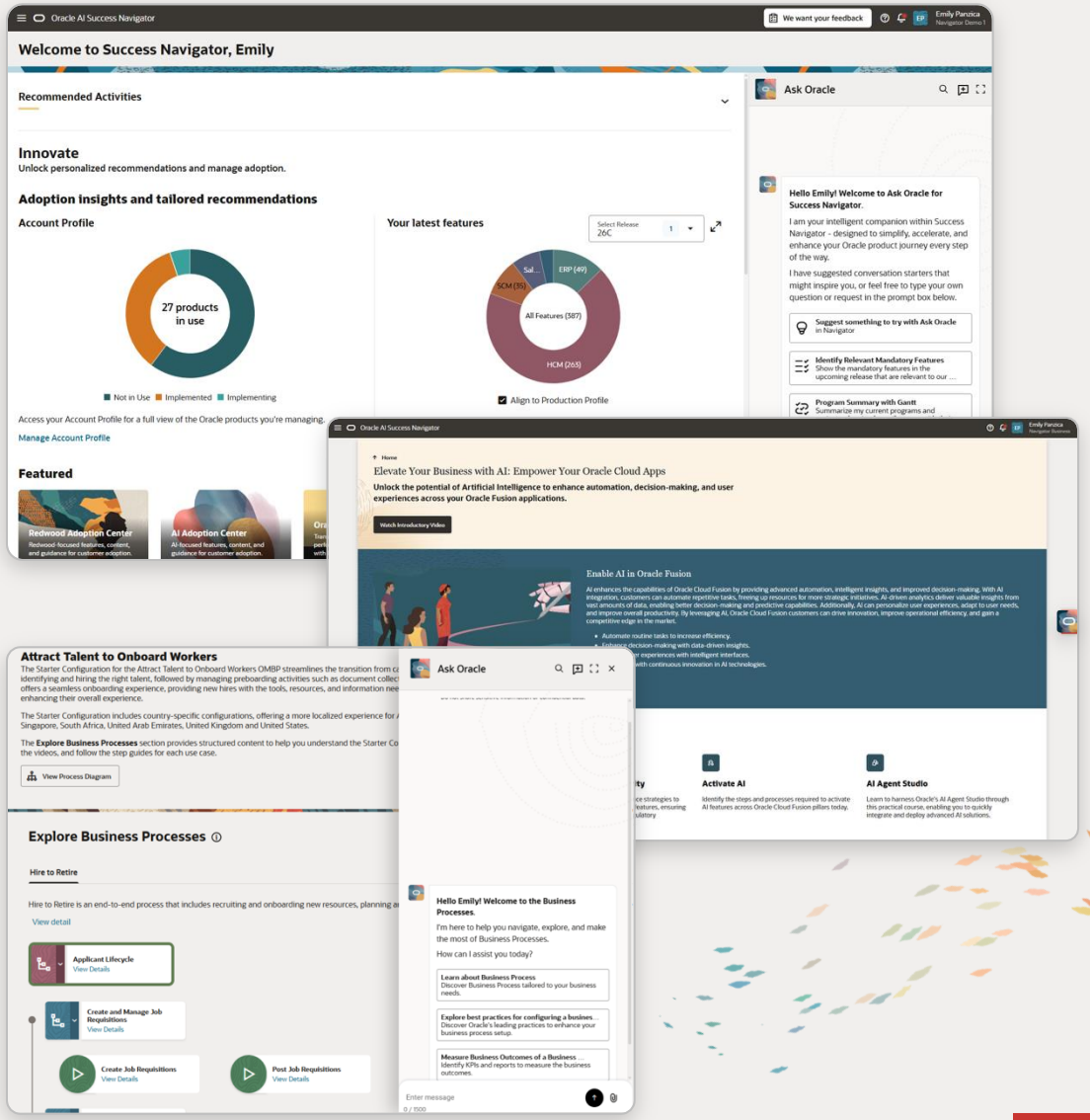
Increase your investment's value with AI innovations

Accelerated process optimization and AI-driven recommendations maximize value of your Oracle investment, while consolidated release materials with customizable adoption roadmaps drive business and IT alignment

Leverage AI every step of the cloud journey

AI agents shape your journey and provide strategies for ongoing evolutions, so teams can focus on the differentiating, higher-value work

ORACLE
AI Success Navigator



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Co-innovate with Oracle to turn business challenges into AI solutions

Oracle's AI co-innovation motion brings Oracle product engineers, industry experts, and adoption expertise together with customer teams.



Bring your AI use case

Solve priority problems with measurable value

Co-innovate in pods

Partner with experts to understand workflow, data and requirements

Prototype-pilot

Build quickly and prove impact against KPIs

Sustain innovation

Evolve validated solutions beyond the pilot



Customer outcomes

Working production solution

A priority workflow built and run in your environment

Measured value

Progress tied to a North-Star KPI, not just a demo

Enterprise-ready execution

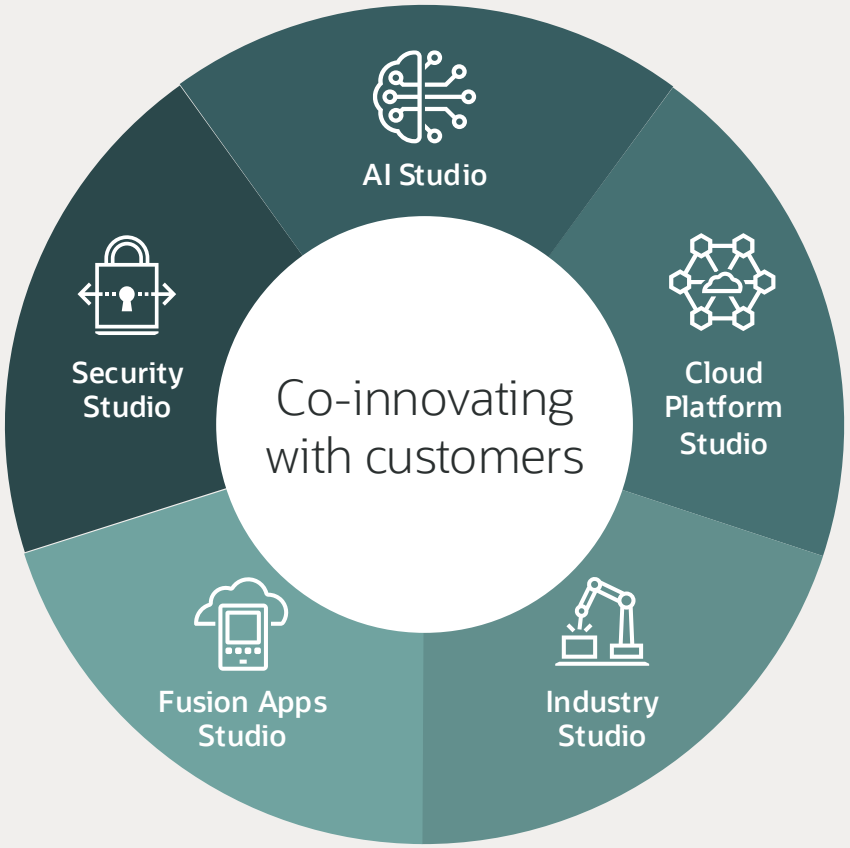
Security, run-readiness guardrails and full telemetry

Direct product influence

Validated learning informs reusable capability and future product direction

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Driving value realization with CSS innovation studios



Accelerate Value Realization

Optimize business processes, minimize human error, and streamline labor-intensive tedious tasks through customer-centric industry solutions

Drive Innovation Adoption

Leverage Design Thinking workshops and MVPs to prioritize Oracle innovations and AI relevant for your business and then scale to production

Maximize Investment

Gain the benefits of AI, data infrastructure, and applications with CSS solutions, best practices, and guidance

Delivery Advantage

FDE approach blends functional, technical, and AI specialists to accelerate end-to-end delivery—from business design to scalable, value-led deployment.

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Extensive partner ecosystem

+20,000

Partners and ISVs

























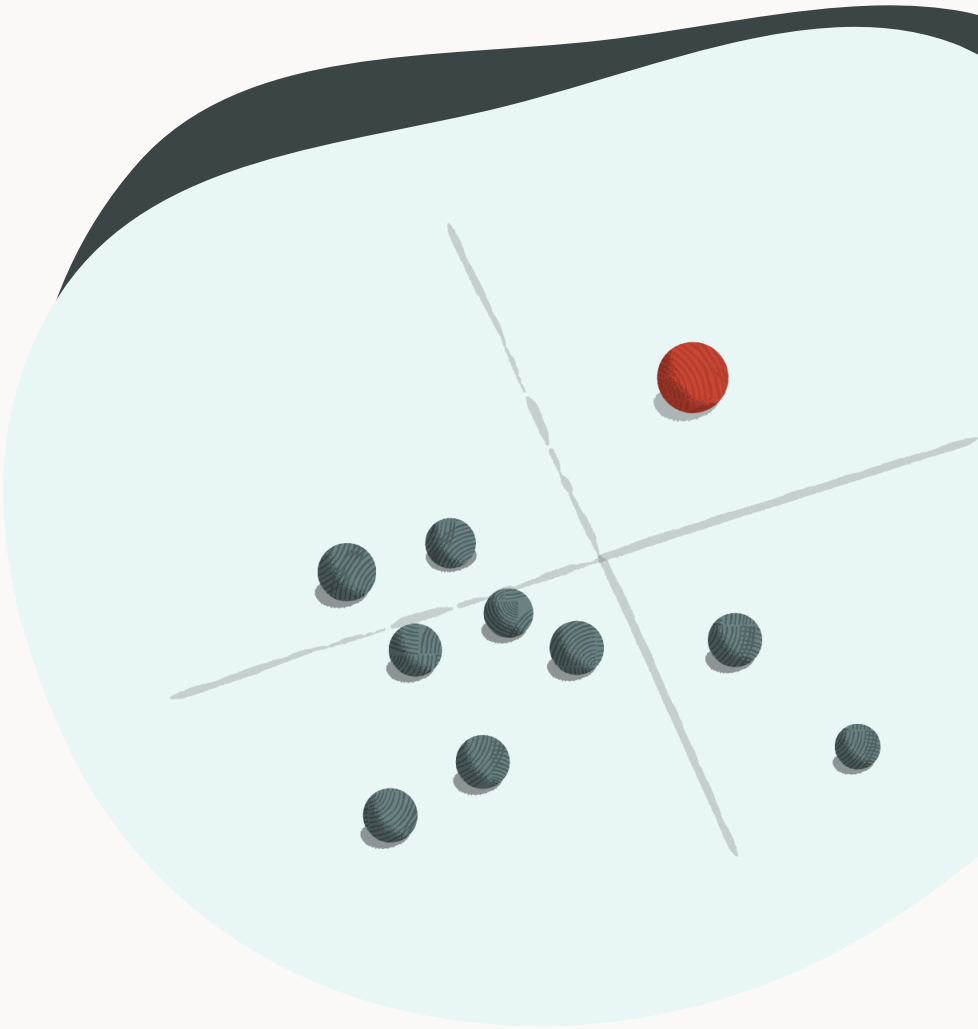






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