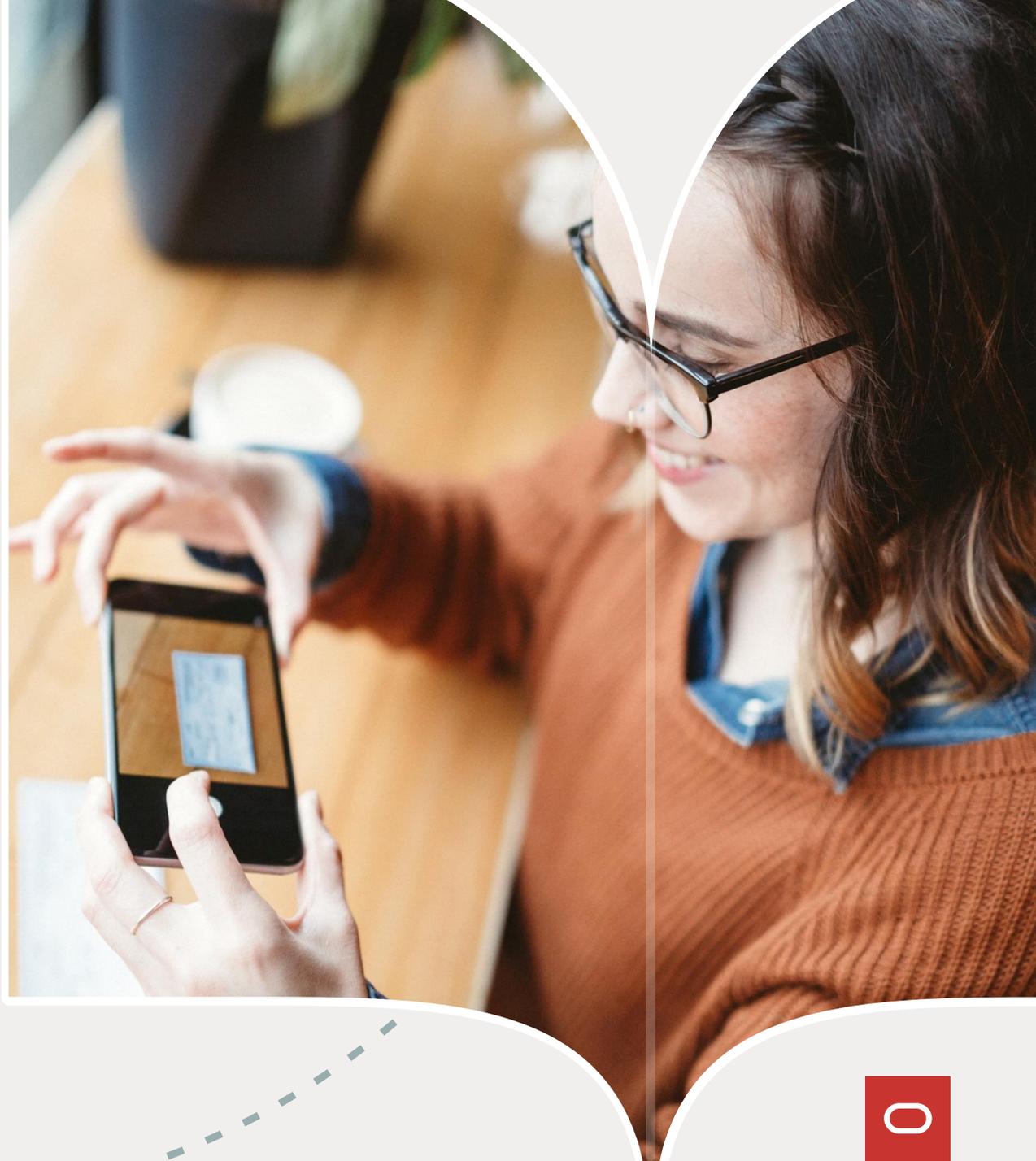




FINANCIAL SERVICES

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 and 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, which can hurt brand, growth, and profits.

Business model disruption

Traditional banks need to compete with innovative fintechs and other alternative financial services organizations.

Operational inhibitors

Outdated, siloed systems and manual processes create inefficiencies, increase costs, and limit agility in adapting to market demands.

Tech modernization

Siloed transactional and analytical platforms, technology debt, and legacy systems create challenges and hinder AI usage.

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 help defend the bank's systems.

Business capabilities enabling strategic goals

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.
- Use generative AI to improve personalization with less effort.
- 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

Evolved embedded finance

Reengineered payments

Intelligent revenue optimization

API connectivity for ecosystem



4: Rewire for operational efficiency

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

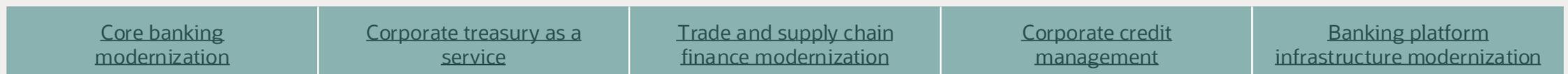
Recommended actions:

- 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 and treasury functions to address efficiency and compliance.
- 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.

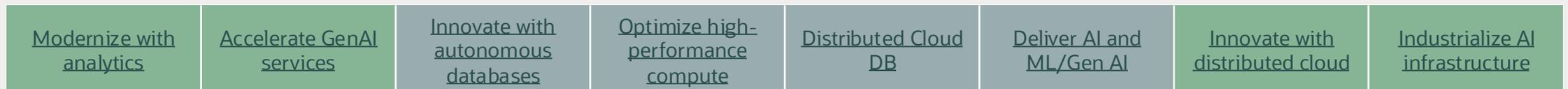
Recommended actions:

- Become AI first.
- Transform operations with scale in mind.
- Industrialize data gathering, analytics, and decision making.
- Aspire to monetize data.

How to get started:

- Implement scalable and efficient AI platforms and tools.
- Deliver continuous learning and model monitoring.
- Deploy AI in front-, middle-, and back-office processes.

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.
- Use agentic AI to automate routine HR tasks and free up time for more strategic work.

How to get started:

- Use skills data to better map resources to roles.
- Enable a chat interface to quickly answer employee questions.
- 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

[Workforce modernization](#)

[Manage seller incentives](#)

[Talent management](#)

HCM platform optimization



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?



Four key elements to your success

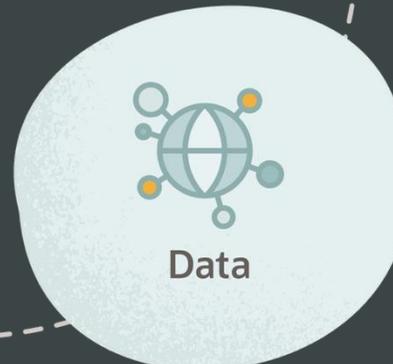
Leadership defines vision/urgency for AI adoption, alongside commitment to customer success and continuous improvement.



Processes are continually reimagined to **streamline** operations and **empower** people to focus on higher-value work.

 Oracle
Playbook

Oracle provides everything you need to deploy best-in-class applications and continuously innovate – with AI and agentic at the core.



Benefit from a unified data model provided by Oracle's end-to-end technology stack and invest in data governance.

AI-Powered Banking Industry Business Capabilities

Banking Operations					
Front Office & Channels			Core Processing & Payments		
Marketing	Retail Digital Banking	Branch Banking	Accounts	Deposits	Lending
Corporate Digital Banking	Pricing	Originations	Payments	Credit Management	Cash Management
Contact Center Services	Bancassurance Subscriptions	Open API Banking	Virtual Account	Treasury	Liquidity Management
Revenue and Billing Management	Sales Performance	Customer 360	Trade & Supply Chain Finance	Regional Banking	Collections
Enterprise Operations					
Procurement & Expense Mgmt.	Global Accounting	Tax Operations	Financial Close & Consolidations	Planning & Profitability	Asset Liability Management & Funds Transfer Pricing
Financial Reconciliation	Risk and Compliance Mgmt.	Financial Crime	Talent Acquisition Management	Workforce & Talent Management	Global Payroll & Incentive Comp.

Enterprise Data Intelligence & Analytics

Data, Analytics, AI & Integration					
Financial Data Model	Data Science & LLMs	Data Governance	Data Privacy & Security	Data Management	Release Management
Integration & Task Orchestration Services	Extensibility	Banking Analytics	Regulatory Submissions	Model Governance	Reporting – Reg, STAT, GAAP

Cloud Infrastructure

Services	Compute	Networking	Storage	GPUs	Security	AI Database	Compliance
Deployments	Public regions	Sovereign regions	Dedicated regions	Multicloud	Edge		

Legend

Retail

Retail and Corp Banking

Corporate Banking



Additional ways Oracle serves Financial Services



Complete Capital Program Management

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



Secure Network

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 unify security and compliance.



Personalized Rewards and Loyalty

Retention and cross-sell engagement programs that unlock customer value.

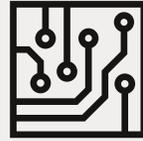
Why Oracle?



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.

Committed to your success

Oracle Cloud Success Navigator



Achieve Cloud transformation objectives

Cloud success starts with projects that are delivered on time, on budget, and done right the first time. Leverage standards from +10K implementations with AI guided actions, role-level ownership, and accountability across your team, Oracle, and your SI to achieve success faster.



Confident design decisions deliver exceptional results

Oracle Modern Best Practices and Oracle University modules establish knowledge of your Oracle solutions and help reduce customization risk. Hands on application practice through Starter Configuration helps drive decisions from experience.



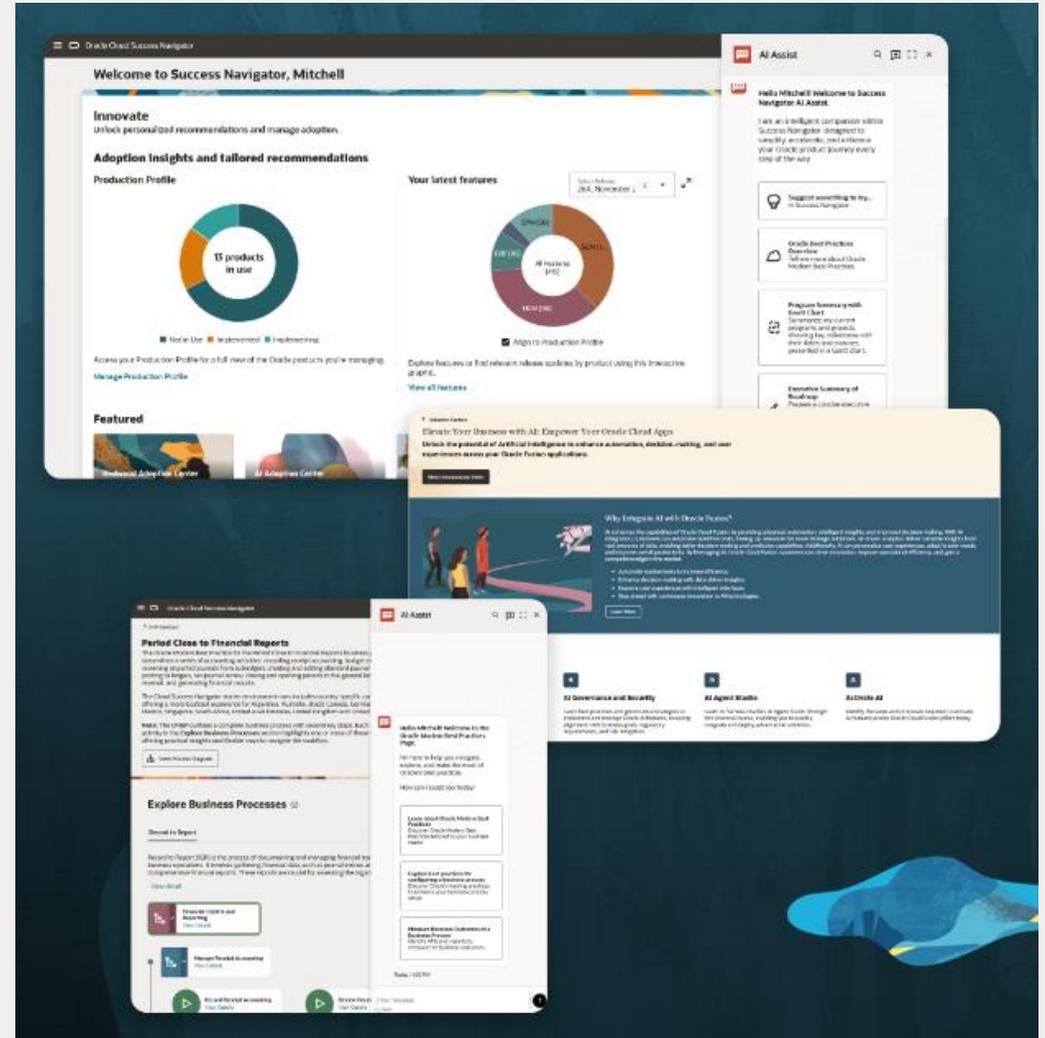
Increase your investment's value with AI and innovations

Help reduce cycles and costs while AI identifies gaps and expedites planning. 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 create tailored strategies for ongoing evolution. Empower teams and increase satisfaction by directing resources toward value innovation not tedious administration.



Extensive partner ecosystem

+20,000
Partners and ISVs

 **accenture**

 **cognizant**

Deloitte.

IBM

 **pwc**

 **argano**

 **cohere**

DXC
TECHNOLOGY

 **HURON**

Peloton | Digital
CONSULTING GROUP | Transformation
Realized.

 **VERTEX**

aws

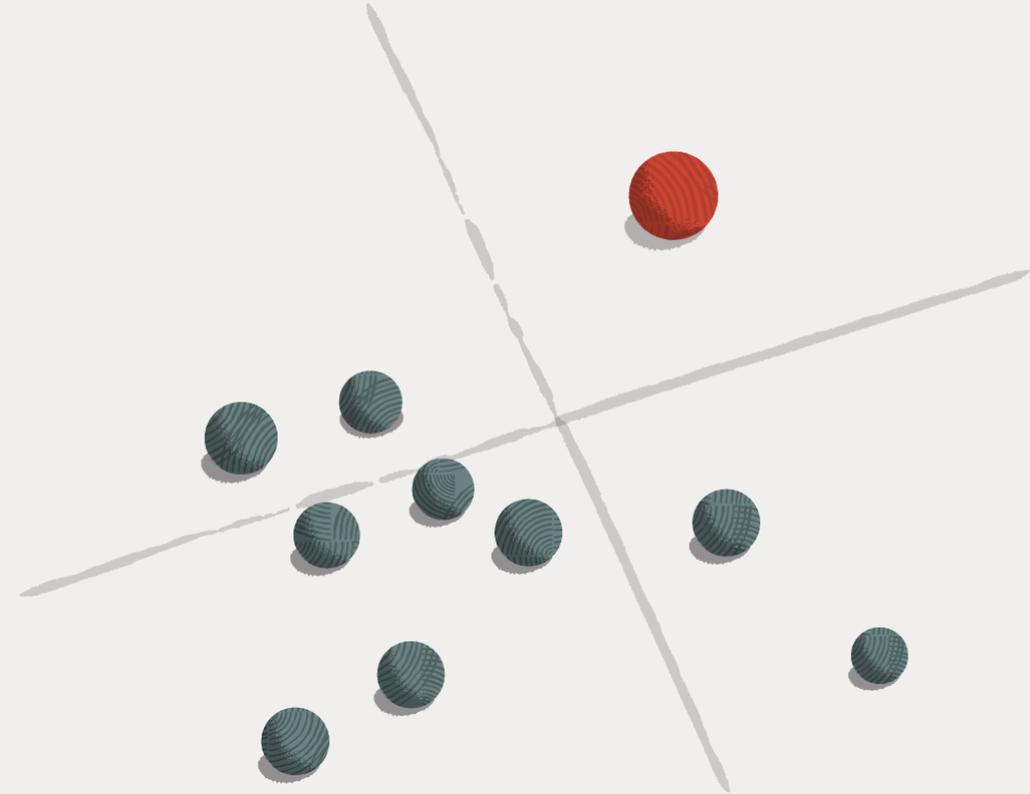
 **Google Cloud**

 **Azure**

 **NVIDIA**

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