



Oracle FLEXCUBE Investor Servicing



Accelerate Innovation with a Modern Technology Platform

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Convergence of fund distribution with retail banking, the evolution of the regulatory landscape and the dynamic, real-time need for the availability of information have led to formidable challenges for transfer agents and fund distributors. The need for a digital-ready solution that enables cross-border transfer agency capabilities, comprehensive lifecycle processing on a business-friendly platform, and high scalability to support any volume surge is being felt across the industry.

Oracle FLEXCUBE Investor Servicing delivers comprehensive functionality to cater to business processes involving asset management, transfer agency and fund distribution. The solution performs as a common platform, using industry-standard tools. The application supports the processing of various hedge funds, mutual funds, investment-linked products and pension funds across asset management, fund distribution and transfer agency businesses.

Oracle FLEXCUBE Investor Servicing



Transfer Agents and Mutual Fund Registry

Transfer Agents serving multiple fund companies and multiple fund distributors

Fund Distributors

Nominee/Retail processing

Asset Managers

Restricted In-house Transfer Agency needs of Asset Managers

Meets diverse requirements of the investment administration businesses



IMPROVE CUSTOMER SERVICE WITH AUTOMATION OF FUND DISTRIBUTION

Oracle FLEXCUBE Investor Servicing is a comprehensive transfer agency and fund distribution system that automates the manufacturing and distribution of investment funds and hedge fund structures. The application automates the entire value-chain of investment funds, hedge funds, and pension funds by addressing the needs of fund managers, distributors, broker/dealers, as well as outsourced, multi-entity, and multi-jurisdictional transfer agencies.

The pensions module can be deployed as a standalone module within the existing ecosystem and policies, to improve workflow management and increase automation.

Oracle FLEXCUBE Investor Servicing has already been deployed by multiple businesses such as:

- Fund companies performing in-house transfer agent operations
- Fund administrators providing comprehensive transfer agency and registry service
- Fund distribution houses enabling nominee models of distribution and
- Cross-border service providers enabling integrated fund distribution and registry services for their customers

LAUNCH NEW PRODUCTS RAPIDLY

Oracle FLEXCUBE Investor Servicing allows fund management companies to configure and launch new products rapidly through an extensive business rules engine for products such as – hedge funds, mutual funds, unit-linked insurance products, fee structures, and pension funds. The fund administrator module enables fund administrators to set key parameters to create and administer complex fund structures, fees, and intermediary hierarchies for any offering.

The solution provides a unified view of the customer's fund portfolio to bankers and relationship managers that enable them to provide specialized offerings based on their portfolio mix.

CUSTOMIZE THE SOLUTION IN-HOUSE

The Oracle FLEXCUBE Development Workbench enables IT staff to build modifications to existing product workflows for greater business benefit. Staff can also use this function to develop additional business logic or to introduce additional fields. An example is enhancing the customer screen to capture new KYC details mandated by the regulator. The tool enables banks to build their custom logic, which is independent of the base installation of the product, and then seamlessly integrate it into the overall workflow. During an upgrade, this allows the IT team to evaluate each of these customizations for an upgrade as against business needs and functionalities available in the current release, thereby providing more flexibility in upgrading customizations.

Key Features

- Comprehensive multi-currency transaction-level support
- Automation of manufacturing and distribution of funds
- Efficient entity and intermediary hierarchy management
- Integrated view of customer fund portfolio in the back-office system
- Support for FATCA withholding for recalcitrant entities/accounts, compliance to UK Retail Distribution Review, data privacy requirements, CRS and South Africa specific compliance
- Comprehensive support for multi-company, multi-jurisdictional, multi-time zone requirements
- Highly scalable application built on open standards
- Integrated code-less development environment to create and maintain business functions
- Support for emergency holiday handling
- Comprehensive support for Retail TA functionalities
- Leverages emerging technologies like Blockchain, Machine Learning, API connectivity and AI-powered Smart Digital Assistants

FUTURE PROOF INVESTMENTS FOR FUND SERVICING

- **100+ Open APIs to support Digital Enablement**

Oracle FLEXCUBE Investor Servicing is built on an open standards-based platform and business design that delivers increased efficiency and streamlines business processes. With its advanced integration capabilities and a wide range of REST APIs, the solution can be easily integrated with any legacy or third-party solution to facilitate a progressive transformation when Transfer Agents upgrade and add new elements to their systems to keep pace with the market demands.

- **Support Global Transfer Agency offering**

Oracle FLEXCUBE Investor Servicing allows transfer agents to support global fund managers operating in multiple jurisdictions using the global transfer agency offering. It enables transfer agents to support the processing of orders from a single customer for funds belonging to different jurisdictions seamlessly and allows customers of a global fund manager to switch effortlessly within funds belonging to different jurisdictions enabling true global servicing support.

- **Integration with Blockchain Network**

Oracle FLEXCUBE Investor Servicing also supports exchanging transaction data with other systems over Blockchain networks enabling financial institutions to leverage emerging technologies. Oracle FLEXCUBE Investor Servicing Blockchain adapter enables the easy transformation of information between Oracle FLEXCUBE Investor Servicing and Blockchain datasets.

Oracle FLEXCUBE Investor Servicing Blockchain Adapter for Mutual Fund Transactions enables:

- Transmitting real-time data across smart contracts allowing a simplified and efficient auditing process
- Reduction in turnaround time for transaction processing

- **Reduce Customer Churn through Machine Learning**

Leveraging the Oracle Machine Learning framework transfer agencies and asset management companies identify potential investors who are likely to move out and direct specific focus towards this group to minimize the churn

Oracle FLEXCUBE Machine Learning Framework uses a data-driven approach to segment investor accounts. It offers the capability to learn in an unsupervised manner and categorize profiles into segments that bear close affinity to each other, in terms of their investment patterns. This critical insight into the customer base and can be used to determine and custom business responses for each such segment

- **Artificial Intelligence-powered Smart Digital Assistants**

Oracle FLEXCUBE Investor Servicing is integrated with Oracle Digital Assistant for Chatbot support. This enables back-office application users to use the chatbot to launch the subscription UI, capture data and complete the trade capture. The Chatbot also supports voice-based interaction.

Key Benefits

- Enhanced customer service and improved cross-selling
- Reduced time to market with the rapid launch of funds
- Reduced operational costs
- Straight through processing
- Future-proof investments
- Increased operational efficiency
- Blockchain network connectivity
- Machine Learning Framework enabled customer churn management
- Increased efficiency through a digital personal assistant chatbot

MINIMIZE TRANSACTION TIME

The user-friendly interface of Oracle FLEXCUBE Investor Servicing is entirely browser-based and intuitively guides users with relevant online help and validation checks. This guided approach enables users to focus on their tasks, while experts build in the processes and requirements, minimizing errors that may occur due to the fast pace of financial markets and investor portfolio management. The task-based user interface delivers high throughput via easy access to task lists, customer profiles, and transaction context. It is XML-based and allows easy change of screens without adversely affecting the underlying business logic.

COMPLY WITH REGULATION

Oracle FLEXCUBE Investor Servicing ensures enhanced STP processing through support for a wide variety of SWIFTNET 4.0 messages such as investment funds order messages and securities settlement messages. The latest version of the solution includes support for several account opening SWIFT messages. The solution also helps customers to address regulatory requirements like FATCA, Common Reporting Standard (CRS), MiFID II, South African regulations and data privacy requirements.

Related Products

- Oracle FLEXCUBE Universal Banking

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