

ORACLE

Oracle webinar for Fintech's

Accelerate time-to-market, boost performance and reduce costs with MySQL
HeatWave

Speakers



Mike Blackmore
Senior Director Data Strategy
and Architecture



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HeatWave Cloud Engineering
Leader



Abhinav Agarwal
Senior Principal Product
Manager HeatWave



Agenda

- Fintech Industry Trends
- Fintech Industry Use Cases
- Innovation & Acceleration With MySQL HeatWave
- Loans Prediction Demo
- Q&A



ORACLE



The Modern Data Platform for FinTech

Drive innovation with open-source capabilities

Mike Blackmore

Sr. Director – Data Strategy and Architecture



Leading organizations in every industry rely on Oracle for data management

94% of the Fortune Global 100 run on Oracle data management technologies

10 of top 10	Banking	
10 of top 10	Telecommunications	
10 of top 10	Food & Drug	
9 of top 10	Insurance	
9 of top 10	Healthcare	
9 of top 10	Retail	
7 of top 10	Technology	
7 of top 10	Energy	



* Ranking based on 2025 [Fortune Global 500](#)



The Retail Banking Industry has a Data Opportunity...

THE WALL STREET JOURNAL.

How to Understand the Data Explosion

The world is set to generate an astronomical amount of digital information. To get a handle on it, start with a grain of rice.

The data dilemma: finance's biggest challenge in 2024.

- Ric Asselstine
- February 23, 2022

DISRUPTION BANKING DIGITAL SERVICES

BARRON'S

Apple Wants to Disrupt Finance. How It's Getting Help From Banking Turmoil.

Forbes

5 Predictions For Banking And Fintech In 2024

5. Generative AI use will be under- and over-stated

No list of predictions for 2024 would be complete without some mention of artificial intelligence (AI), right?



Everything everywhere all at once: responding to multiple global shocks

FORBES > INNOVATION

The Future Of Data And AI In The Financial Services Industry



Murtaza Hussain Forbes Councils Member
Forbes Technology Council COUNCIL POST

Forbes

CNN BUSINESS

Markets Tech Media Success More

People are ditching in-person financial services for apps



By Clare Duffy, CNN Business
Updated 1755 GMT (0155 HKT) September 21, 2020



MORE FROM C



Ad Sterling Auto



Innovation, AI & the future of financial regulation



TSB financial meltdown

NEWS

TSB boss Paul Pester to step down after IT fiasco



AI: Flipping the coin in financial services

Speeches | First published: 05/10/2023 | Last updated: 05/10/2023

FORBES > LEADERSHIP > LEADERSHIP STRATEGY

How This Startup Is Using AI To Make Sense Of Financial Data

Contributor @

Forbes

FS2/23 – Artificial Intelligence and Machine Learning



Macro Retail Banking Trends



Changing customer expectations

Customers expect:

- Seamless digital experiences
- Innovative personalized services
- Transparent fees
- Real-time support and advice
- Flexible banking meeting evolving needs and preferences

Climate Change / Sustainability

Climate Change Impacts:

- Customers' financial behavior
- Lending practices
- Risk Assessments
- Investment strategies

Always Connected / Always On

Re-shaping Retail Banking:

- Seamless digital experience
- Mobile banking
- 24/7 Support
- Robust Cybersecurity (DORA)

Changing Asset / Ownership relationships

Asset ownership Changes:

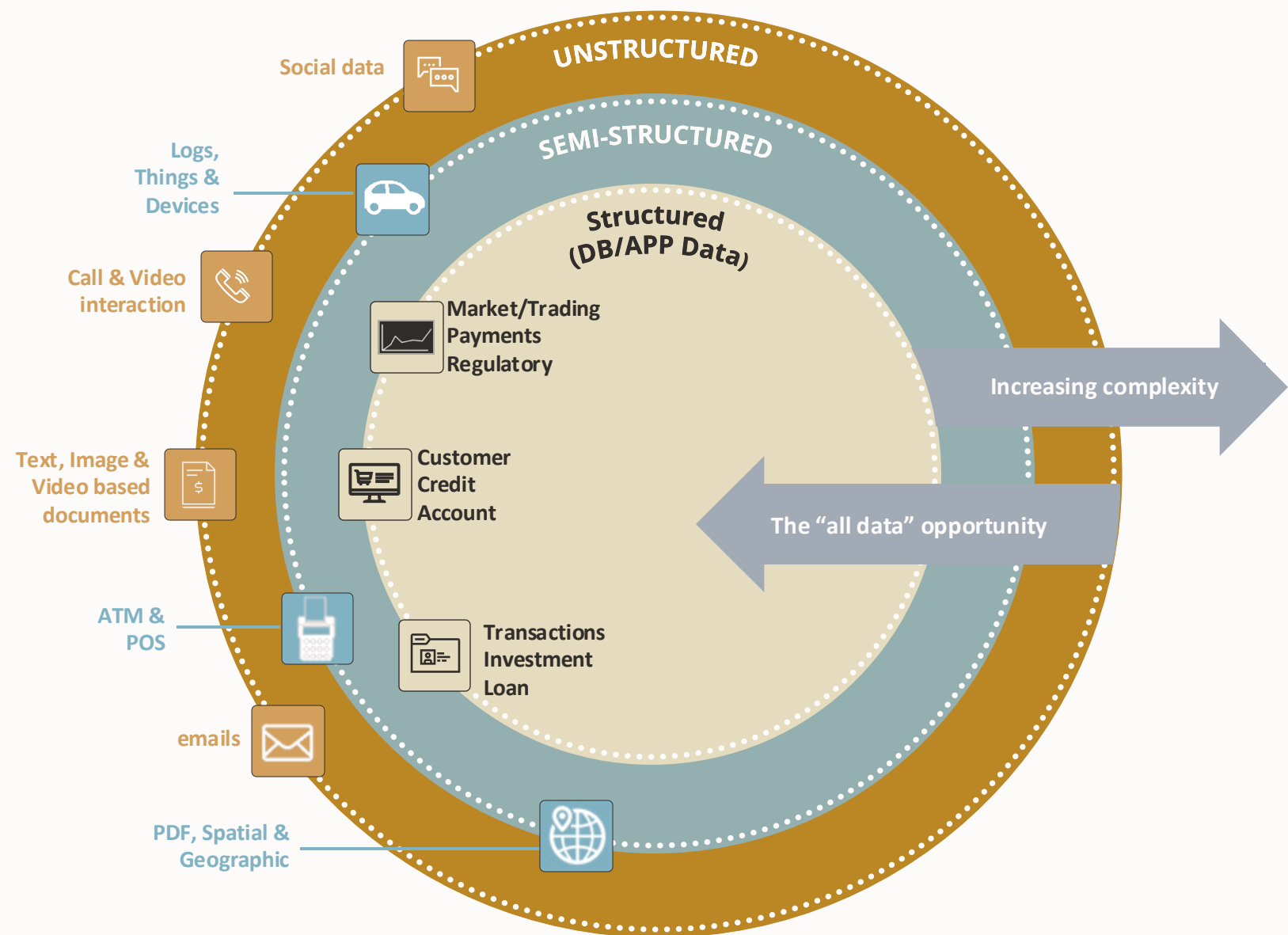
- Shared economy models
- Subscription Services

Retail Banking Influences:

- Altering Lending Practices
- Risk Assessment
- Product Offerings



The Banking Data Ecosystem



The Data Opportunity for Financial Services



Gain visibility across all data to understand Customer needs

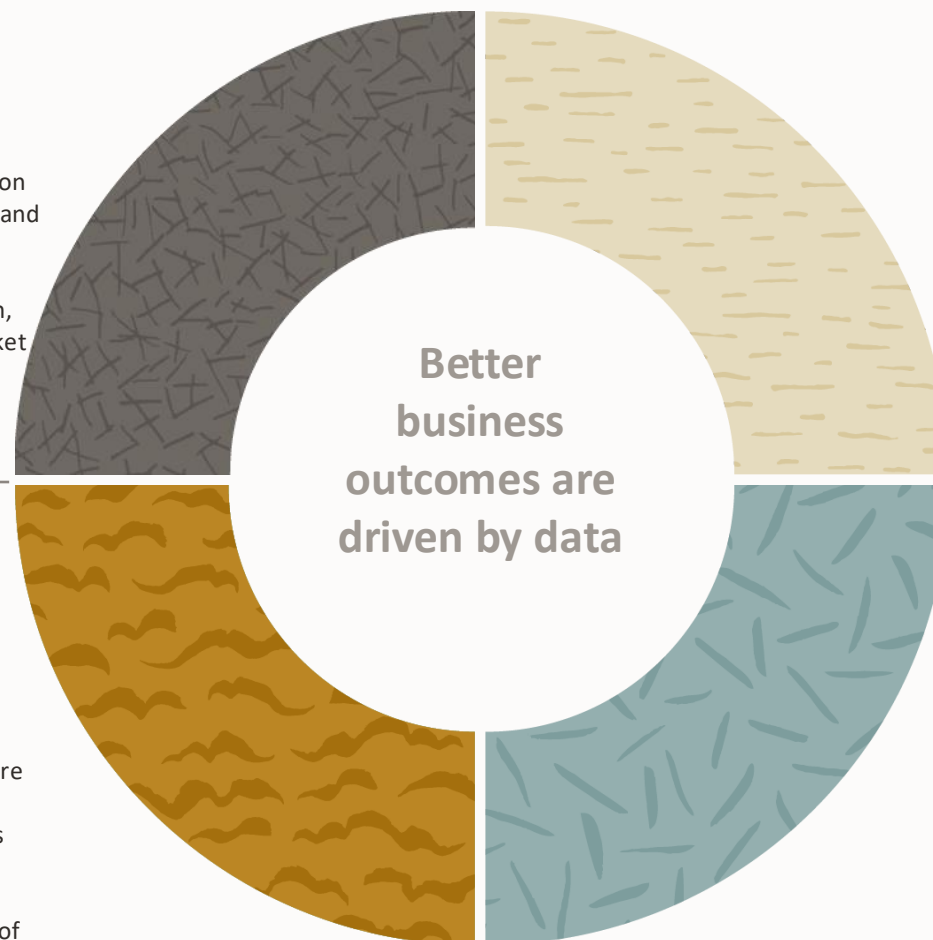
Visibility across all data allows broader analysis and identification of patterns and trends, enabling more precise risk assessment and more effective fraud detection

Analyzing data sources together, such as customer information, claims history, and external data like weather patterns or market trends

Unify Data Structures for Lower Risk Operations

Machine learning across domains and functions to develop more sophisticated predictive models that leverage advanced analytics techniques, to uncover new patterns and correlations within the data.

More accurate predictions of future events, such as likelihood of accidents, health outcomes, or property damage.



More Data Sources = Better Decision Making & Value

Detect emerging trends or threats and take proactive measures to mitigate losses or adjust pricing accordingly.

More data sources provide a broader and more holistic view of risks, customers, and market dynamics. incorporating diverse data such as IoT devices, social media, telematics, and public records.

Connect the Data Value Chain and Automate Decisions

Data+AI to streamline processes and reduces manual intervention, leading to increased efficiency.

Data+AI powered systems can handle large volumes of data and complex decision-making tasks much faster than humans, allowing insurance companies to process applications, claims, and underwriting decisions quickly and accurately.



The Insurance Industry has a Data Opportunity...

Kennedys

Megabytes and algorithms in the insurance industry

As society transitions from the oil-driven era to the data-driven age (also known as the "Fourth Industrial Revolution") global industries are being shaped by rapid digital transformation. It was [estimated](#) that by the end of 2022, 60% of global GDP will depend on digital technologies.

**AVIVA** Bringing Insurance into the Age of AI

Forbes



Disrupting The Insurance Industry: Prudential's Data And AI Driven Transformation

Bloomberg UK

Climate Change and Homeowners' Insurance Are on a Collision Course

As escalating catastrophes take a toll on profitability, insurance companies are getting better at looking forward. The results aren't pretty.





SCIENTIFIC AMERICAN®

Climate Change Is Destabilizing Insurance Industry

Insurers face a "crisis of confidence" as global warming makes weather events unpredictable and increases damage

FINANCIAL TIMES

Data machine: the insurers using AI to reshape the industry

Groups are building detailed customer profiles to inform pricing and try to influence behaviour

**AI and Fraud Detection in the Insurance Industry: Challenges and Solutions**

FINANCE MAGNATES

News Education Directory Events Intelligence Market News by forexlive

Five biggest challenges facing insurers in 2024 revealed





Macro General Insurance Trends



Changing customer expectations

Customers expect:

- Seamless digital experiences
- Innovative personalized services
- Transparent fees
- Real-time support and advice
- Hassle-free claims processing

Climate Change / Sustainability

Climate Change Impacts:

- Amplifying insurance risks
- Raising premiums, and necessitating new risk assessment methods.
- Challenging longstanding models and prompting adaptation strategies for insurers and policyholders alike.

Always Connected / Always On

Re-shaping General Insurance:

- Seamless digital experience
- Rapid Response Times
- 24/7 Support
- Help navigating risks
- Robust Cybersecurity (DORA)

Changing Asset / Ownership relationships

Asset ownership Changes:

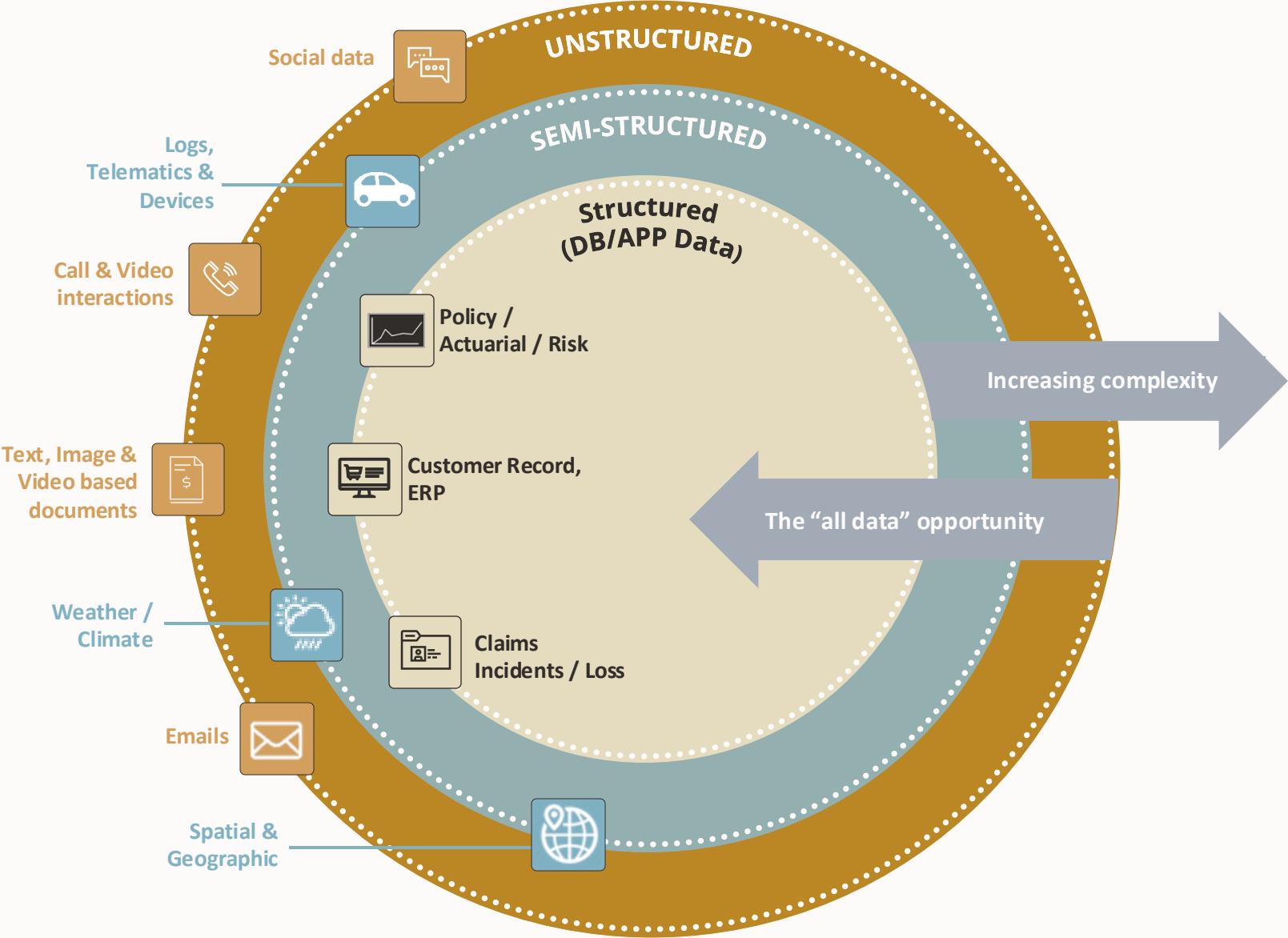
- Shared economy models
- Subscription Services

General Insurance Influences:

- Altered risk profiles, coverage needs, and revenue streams for general insurance companies.



The Insurance Data Ecosystem



The Data Opportunity for General Insurance

Gain visibility across all data to understand Customer needs

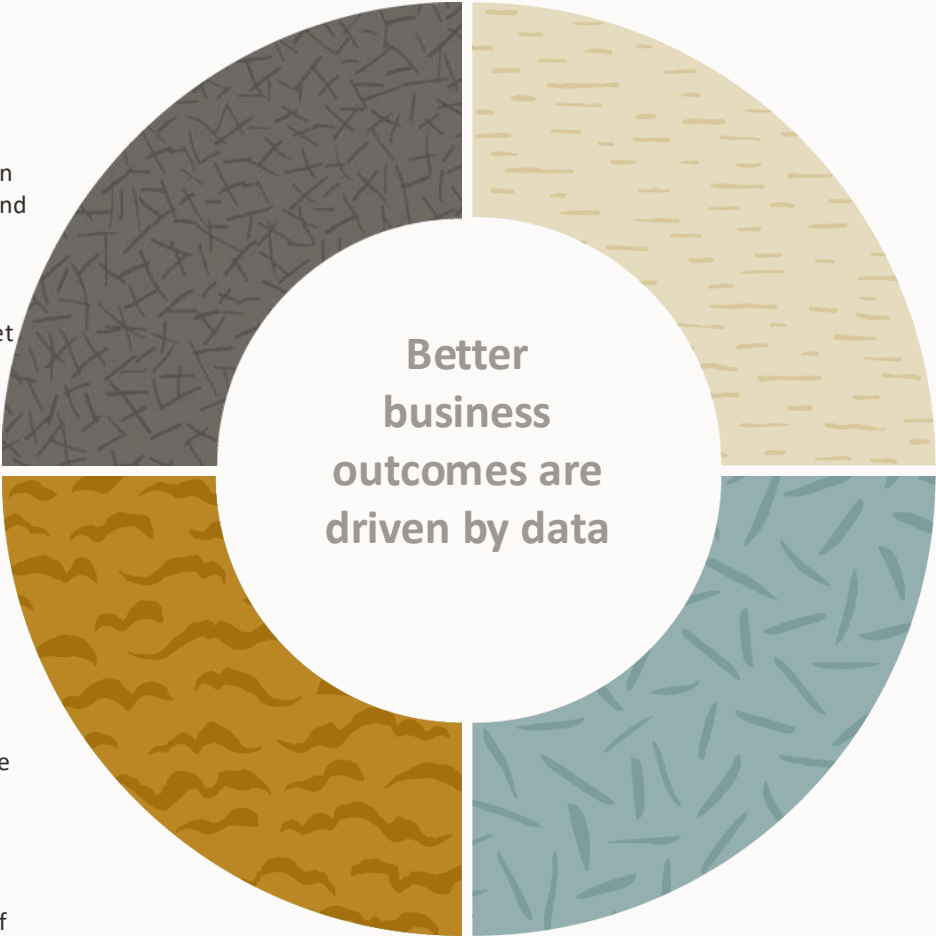
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Retail Banking 3 Example Use Cases



1

Market Trend Analysis & Correlation

Retail Banking organizations are at the very heart of their National and Regional economies and ultimately the Global Economy. They must be able to analyze the economic indicators within their operating geographies and understand trends in spending, saving and investment.

AI Enhanced Innovation

- Artificial intelligence (AI) algorithms can examine macroeconomic indices, such as GDP growth, inflation, unemployment, and interest rates, to identify trends and project future economic conditions.
- Banks can use AI and Machine learning algorithms to evaluate historical economic data and identify patterns, correlations, and predictive indicators in order to forecast economic trends and market conditions.



2

Trading Risk Event/Anomaly Correlation

Retail Banking organizations in common with most organizations today are at significant risk from employee-initiated fraud, loss and waste. Given the nature of the industry itself the impact of these events can threaten to undermine the viability of organization itself.

AI Enhanced Innovation

- AI algorithms can analyze employee activity logs, access patterns, and transactional data to detect anomalies indicative of potentially fraudulent behavior by internal staff. AI and ML can identify suspicious activities for further investigation.
- Machine learning models can identify unusual patterns, such as excessive access to sensitive information, irregular login times, or unauthorized changes to transactional records.



3

Fraud Prevention & AML

Retail Banking has to deal with financial fraud which are often difficult to detect due to complexity of relationships between entities and hidden patterns. Customers also needs to be notified of fraudulent activities in real time and immediate actions to be taken for e.g. to block credit card.

AI Enhanced Innovation

- AI and Machine learning models can identify unusual patterns, outliers, and deviations from normal behavior, such as large or unusual transactions, atypical spending patterns, or unexpected changes in account activity.
- AI-driven KYC compliance solutions can analyze customer data, identity documents, and risk profiles to verify customer identities and assess their risk levels.



Retail Banking Industry

Common Use Cases



Customer Experience

- **Customer 360** 
- Improved Customer Satisfaction
- Next best offer based Cross-Sell and Upsell
- Relationship pricing and loyalty rewards
- **Customer Segmentation**
- Dynamic Pricing and Price optimization 
- **Churn/Loyalty Prediction** 



Financial Crime

- **Fraud prevention** 
- Credit card transactions
- **Anti Money laundering** 
- Electronic front running
- Wash trading
- **Trader Risk Event Correlation** 



Risk calculations and regulatory reporting

- **Risk Calculations & Regulatory Reporting** 
- **Analytical Application Enrichment (OFSA as Source)** 
- Rating agencies
- Cash forecasting



Operational efficiency

- Customer onboarding
- **Business Insights from Operational Data** 
- ATM Optimization
- Cost efficiency gains across multiple LOB's
- Cognitive AI to automate processes
- Match experiences offered by digital natives
- **Market Trend Analysis and Correlation**
- **Invoice Anomaly Detection**



General Insurance 3 Example Use Cases

1

Telematics and Usage-Based Insurance

Telematics devices installed in vehicles collect data on driving behavior, including speed, acceleration, braking, and location. Insurers can leverage this data to offer usage-based insurance policies, where premiums are dynamically adjusted based on actual driving habits, and where premiums are based on real driving behavior.

AI Enhance

- AI algorithms can analyze telematics data, including driving behavior, location data, and vehicle diagnostics, to assess risk more accurately, allowing insurers to offer personalized premiums based on individual driving habits rather than relying solely on traditional risk factors.
- AI and ML enhanced analytics can detect anomalies and patterns indicative of fraudulent behavior in telematics data, identifying suspicious activities such as tampering with devices or falsifying driving data, insurers can mitigate fraudulent claims.



2

Environment Risk Analysis

Harnessing advanced image, video and spatial analytics technologies to assess property environment risk and damage remotely, automate claim processing through visual inspection, and expedite the claims settlement process.

AI Enhance

- AI can analyze geospatial data to evaluate the vulnerability of specific locations to environmental hazards such as floods, wildfires, or hurricanes. By mapping risk exposure at a granular level, insurers can make more informed underwriting decisions and tailor coverage to mitigate risk for policyholders in high-risk areas.
- Insurers can gain insights into emerging risks and anticipate potential impacts on their risk profile by using AI algorithms to process location and satellite imagery, weather sensors, and climate models, this can identify trends related to environment and environmental change and specific risk to insured assets.



3

Customer Insights and Retention

Insurers can gain deeper understanding of customer needs, preferences, and behaviours, enabling personalized interactions and retention strategies. Analyzing behaviors demographic, and transactional data, insurers can identify distinct customer segments with similar characteristics and needs allowing them to tailor to specific segments.

AI Enhance

- Leveraging AI-driven insights to intervene proactively before customers consider switching providers, insurers can improve retention rates and foster long-term customer relationships. Predictive modeling techniques can analyze historical customer data to identify patterns and indicators of potential churn.
- AI can analyze factors such as changes in policy usage, payment history, or interaction frequency to predict which customers are at risk of leaving. Insurers can implement targeted retention strategies, such as offering loyalty discounts, personalized incentives, or proactive outreach campaigns, to mitigate churn and retain customers.



General Insurance Industry

Common Use Cases



Customer Experience

- **Customer 360** 
- **Customer Segmentation for Targeted Marketing** 
- **Telematics and Usage-Based Insurance** 
- Next best offer based Cross-Sell and Upsell
- Relationship pricing and loyalty rewards (Data-Driven Loyalty)
- Dynamic Pricing and Price optimization
- **Customer Insights and Retention**
- Critical Events Planning & Communication 



Fraud detection and prevention

- Fraud prevention / Fraud Score Calculation
- Insurance claims misrepresentation
- **Claim Pattern Anomaly Detection** 
- Social Network Analysis
- **Risk Event Correlation**
- Claim Document Analysis 
- Behavioral Analytics for Policyholder Activity
- **Device Telemetry Anomaly Detection** 



Risk calculations and regulatory reporting

- Predictive Modeling for Risk Assessment
- **Risk Calculations & Regulatory Reporting (Liquidity Risk, etc.)** 
- Dynamic Underwriting
- Global Regulations/ Rating: IFS, Solvency II (ORSA), FSOC
- Reinsurance Strategy Optimization
- **Customer Lifetime Value Modeling** 
- Long-Tail Liability Risk
- **Environment Risk Analysis** 
- Scenario Analysis for Catastrophic Events



Operational efficiency

- Customer onboarding
- **Live Data Analysis - Critical Business Insights from Operational Data** 
- Cost efficiency gains across multiple LOB's
- Digital Native Experience
- **Market Trend Analysis and Correlation**
- **Invoice Anomaly Detection** 



Use Case Architecture



Customer Example



ORACLE



FinTech Innovation Acceleration

With MySQL HeatWave

Khaled Mostafa
Cloud Solution Engineering Director
MySQL Heatwave, EMEA



Fintech Customer needs a Modern Data Platform



*Grow &
Sustainability*



*Innovation with Emerging
Technologies*



Data Security



*Customer Retention &
User Experience*



*Regulation &
Compliance*



*Best performance and
price-performance for
data load and query*



*Automated Innovation
with ML, GenAI &
vector store for
unstructured data in
object storage.*



*Leverage OCI Security.
Data is not copied into
database. No data silos.*



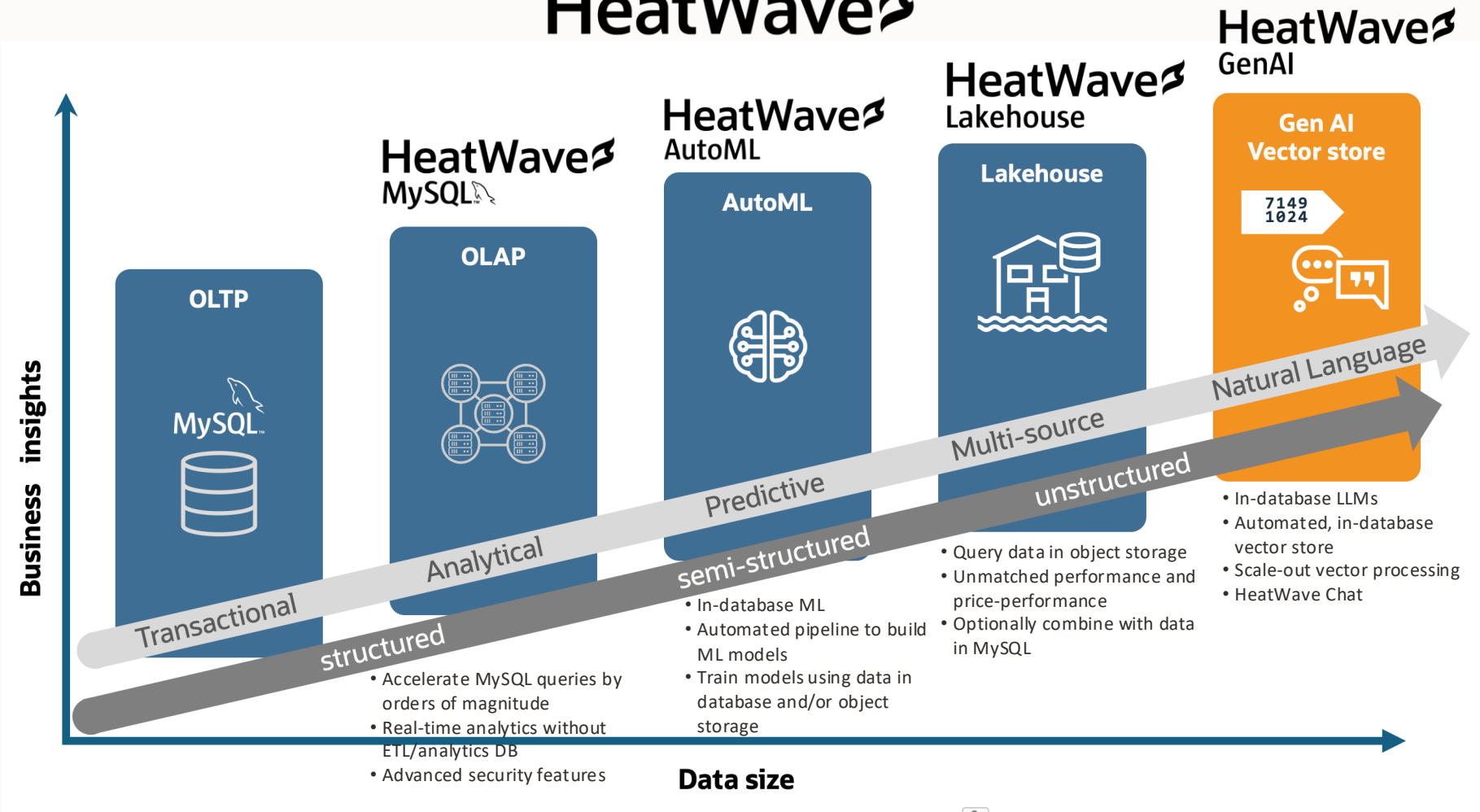
*Process data across
transaction data in
MySQL and unstructured
data in Object Storage*



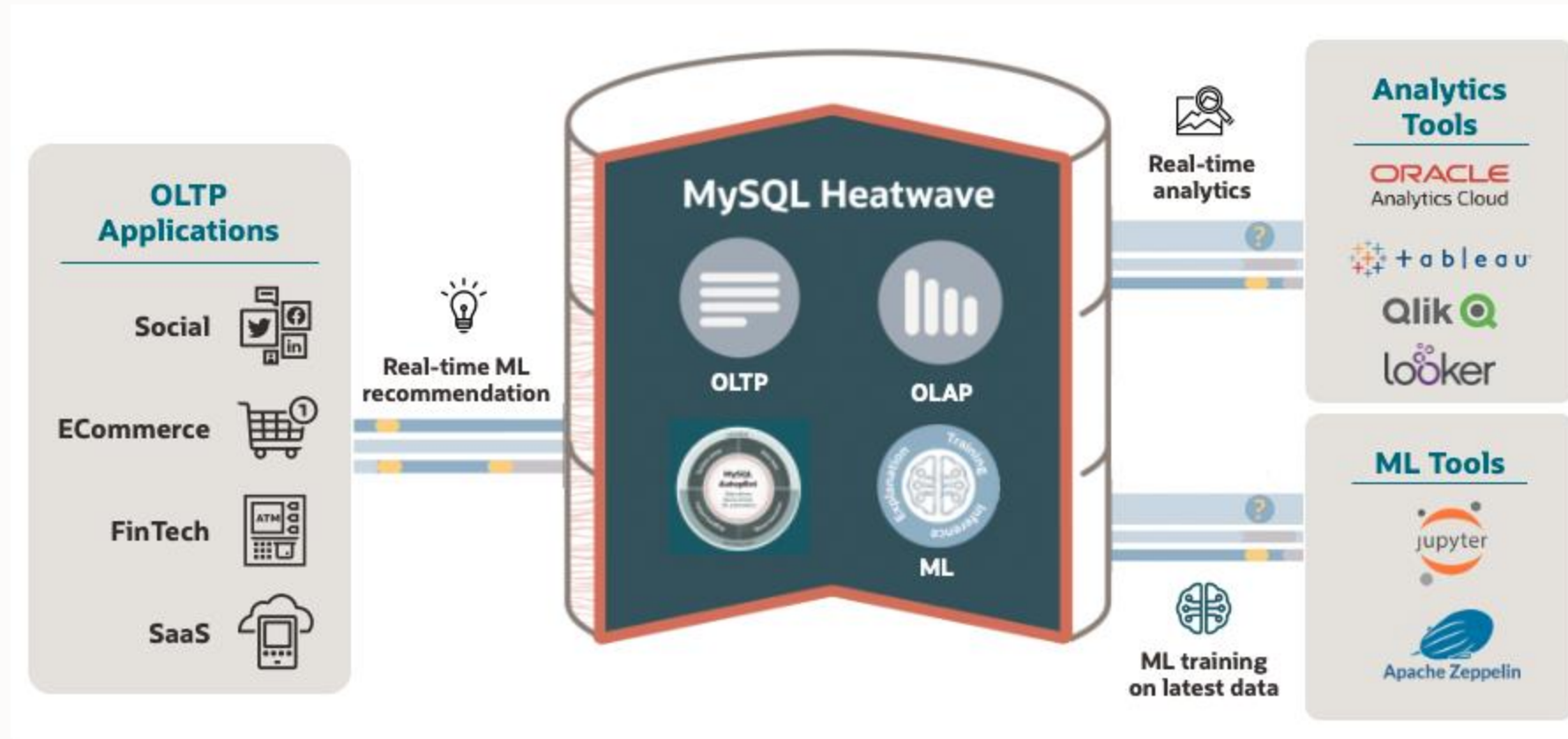
*Simplified Architecture
Across Multi-Cloud
OCI, AWS, Azure, GCP*,
OCI Alloy, OCI DRCC*

Extend MySQL HeatWave Conversation to GenAI,
Application Modernization and Data Platform

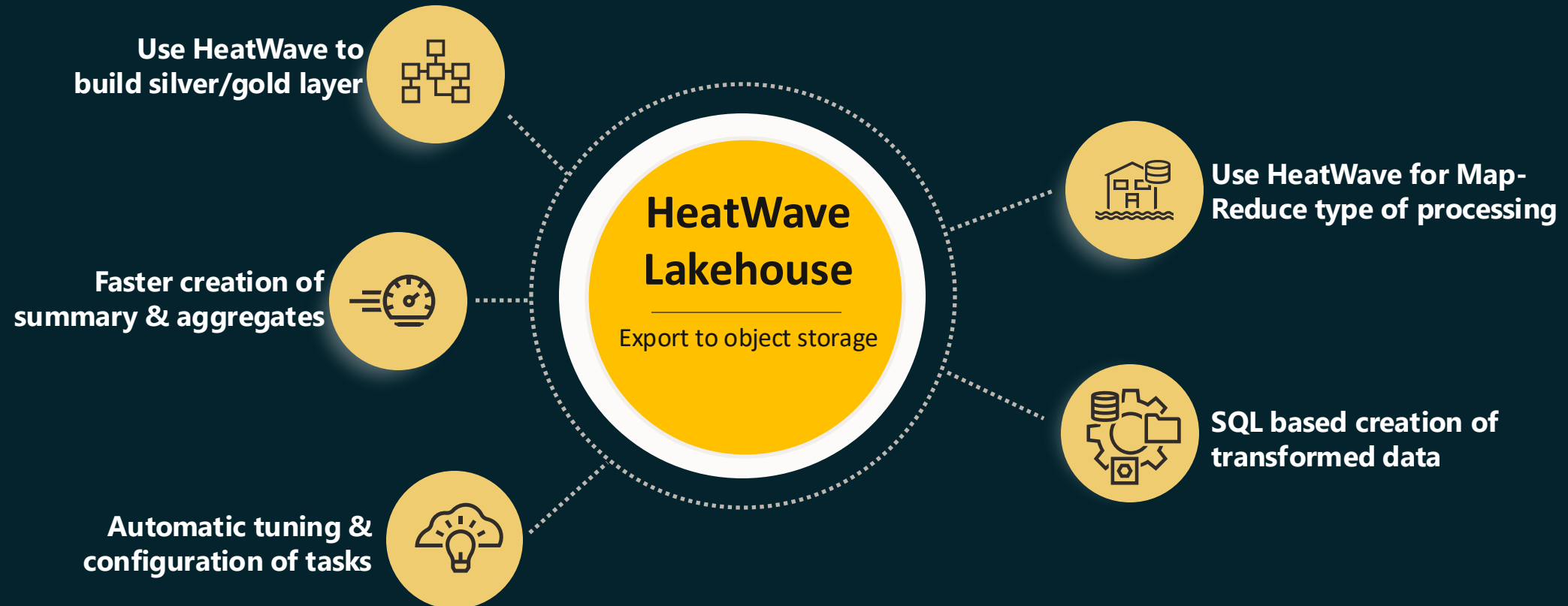
HeatWave



MySQL HeatWave – single database for OLTP, OLAP, ML



Build your Medallion Architecture with HeatWave



Machine Learning Applications – Advanced Analytics

Product Recommendation



Fraud Detection



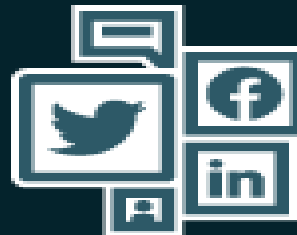
Predictive maintenance



Marketing Campaigns



Social Media Connections



Network anomaly



HeatWave GenAI enables New Applications



Content generation, summarization, translation

- Generate insights/reports from enterprise documents
- Generate blogs from instruction manuals
- Translate and summarize documents



Retrieval Augmented Generation (RAG)

- Use GenAI with your company's data to help get more accurate and contextually relevant answers
- Perform similarity searches on unstructured data



Conversations in natural language (multilingual)

- Conversations informed by unstructured documents using natural language
- Maintain context for follow-up questions

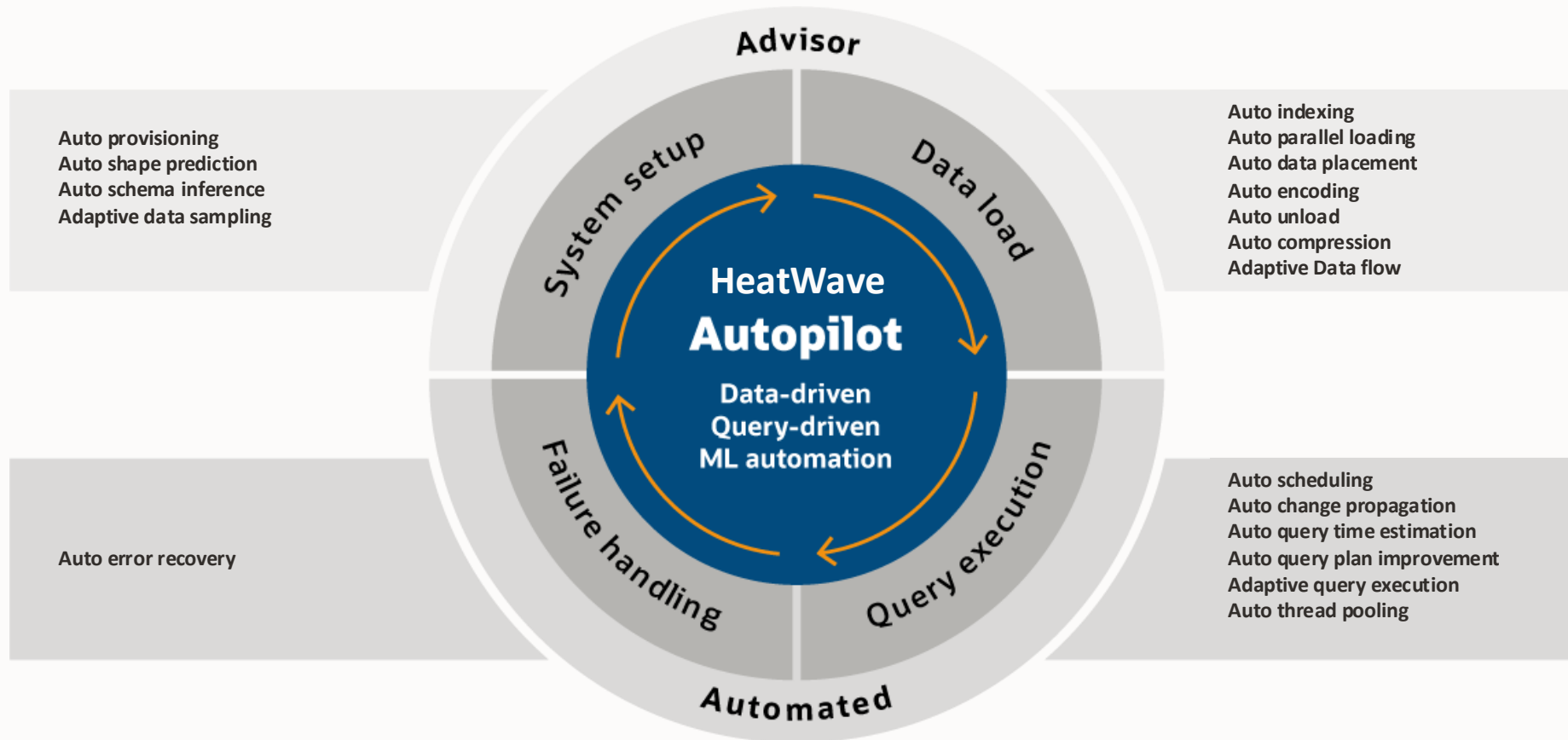


Synergy between GenAI and AutoML

- Deliver additional value by combining AutoML output with GenAI
- Reduce costs and get accurate results faster by using GenAI on data filtered by AutoML

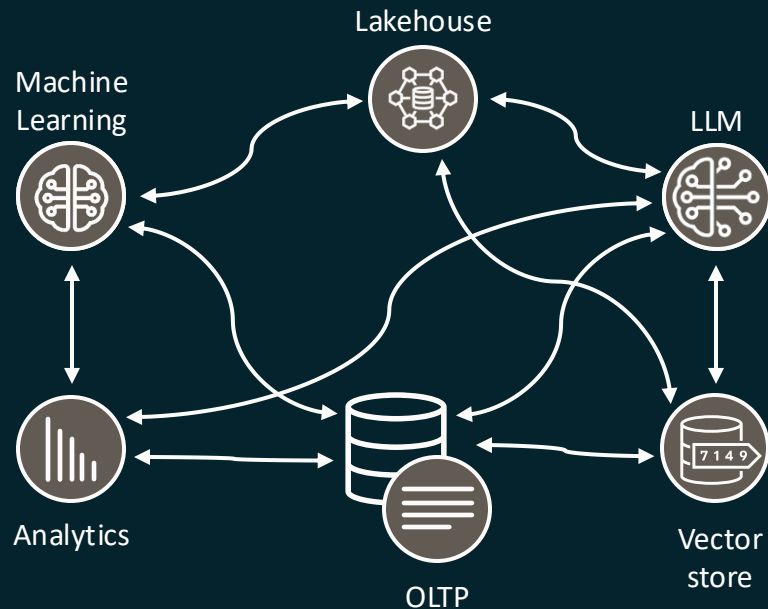
HeatWave Autopilot: machine learning-powered automation

Automating data management and performance tuning for HeatWave Lakehouse



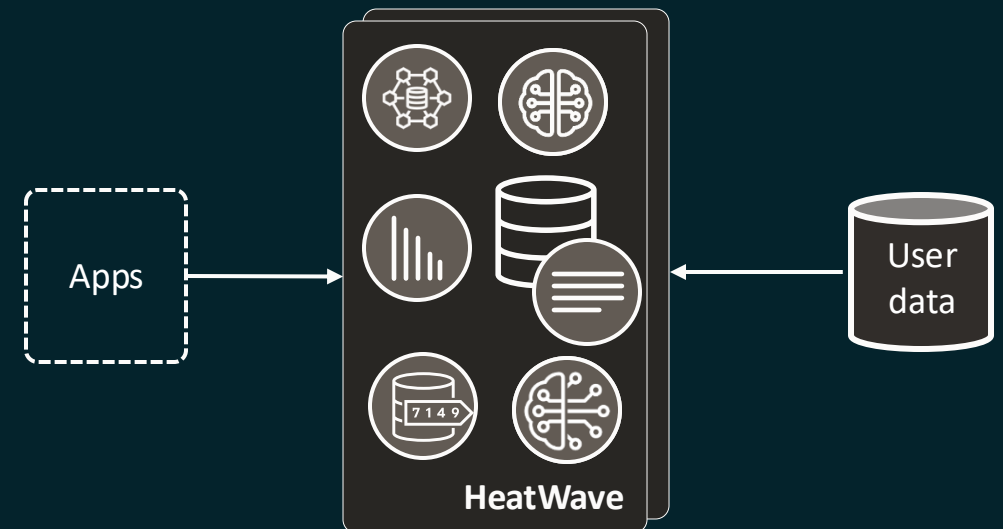
HeatWave helps make applications secure

Non-Oracle Services



- Large surface area of data movement and exposure
- Different services with varying security postures: encryption keys, user access, authentication schemes
- User needs to configure, connect varied services

HeatWave

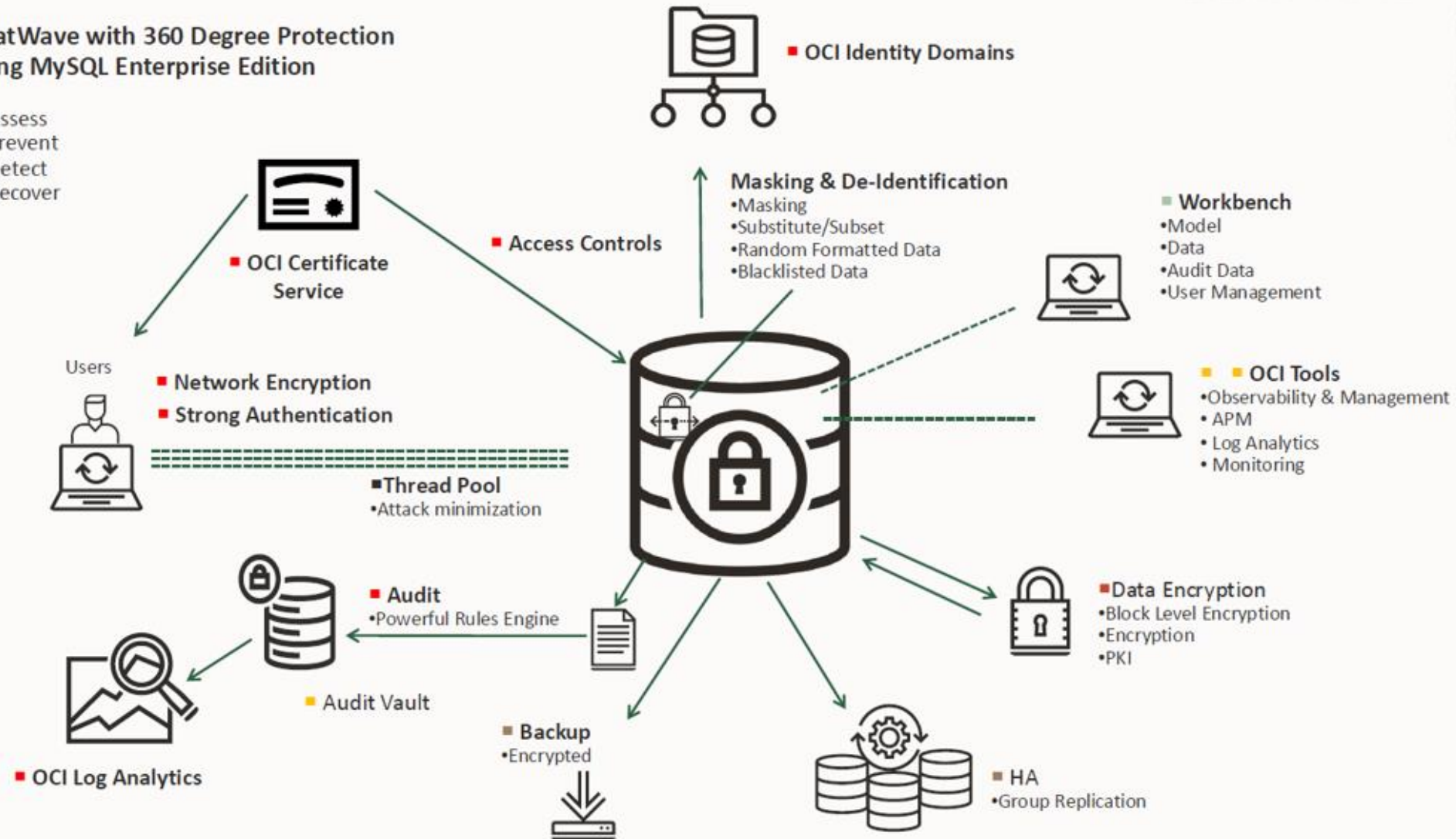


- Data remains in one database system
- Uniform access controls and single configuration
- All communication is authenticated and encrypted

Stronger Security with HeatWave

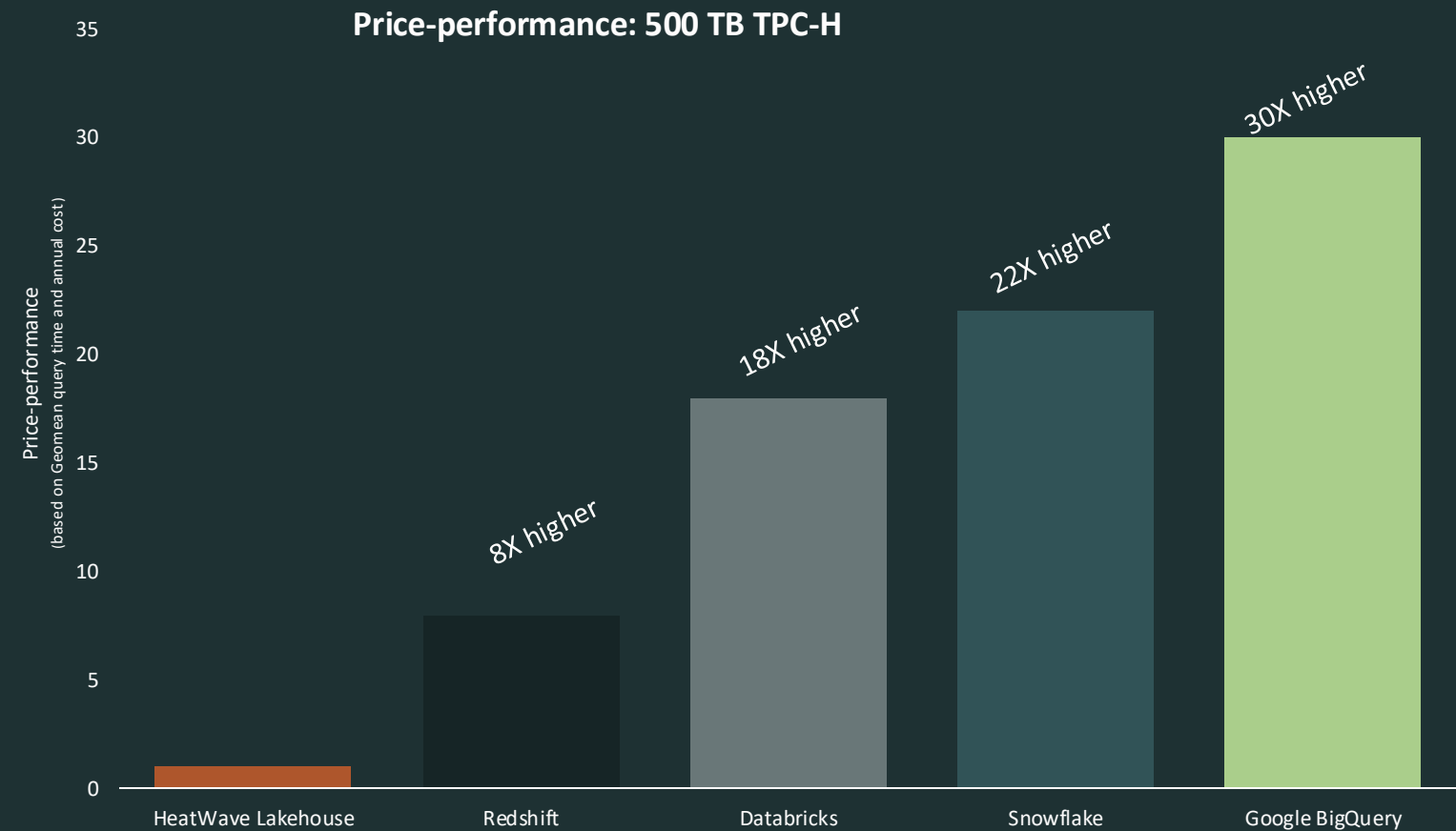
HeatWave with 360 Degree Protection
using MySQL Enterprise Edition

- Assess
- Prevent
- Detect
- Recover



Query price-performance of HeatWave Lakehouse

8X BETTER THAN REDSHIFT, 18X BETTER THAN DATABRICKS, 22X BETTER THAN SNOWFLAKE, 30X FASTER THAN BIGQUERY



Significantly lower cost

Configuration: MySQL HeatWave Lakehouse: 512 nodes; Snowflake: 4X-Large Cluster; Databricks: 3X-Large Cluster; Amazon Redshift: 20-ra3.16xlarge; Google BigQuery: 6400 slots
Benchmark queries are derived from the TPC-H benchmarks, but results are not comparable to published TPC-H benchmark results since these do not comply with the TPC-H specifications.



Accelerating Query Performance

Powered by OCI MySQL HeatWave.

Welcome, Administrator



Shop

Heatwave

Pages

Blog

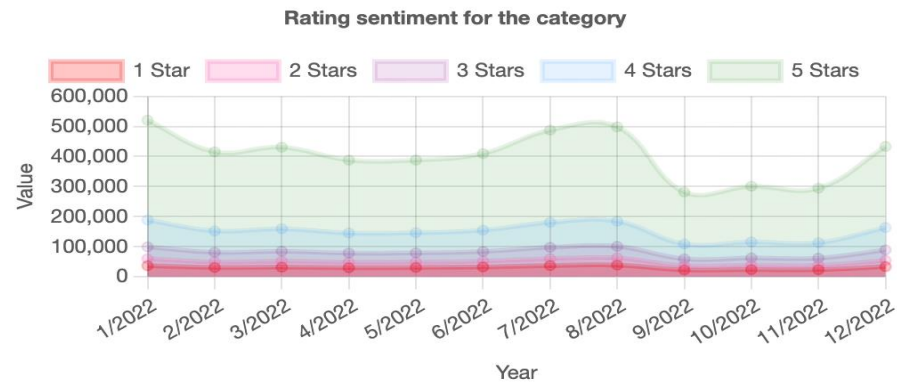
HeatWave MySQL on OCI

Heatwave Off

Dataset: ecommerce product ratings

Size: 29M records (19.5G)

Duration: 18.546061s



MySQL Database Service (MDS) & Heatwave demo

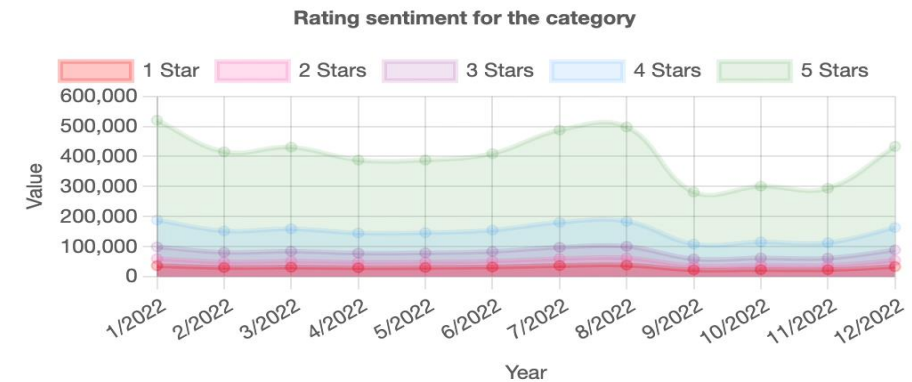
Heatwave MySQL on OCI

Hardware: 16 OCPUs + 1 Heatwave Node

Dataset: ecommerce product ratings

Size: 29M records (19.5G)

Duration: 0.22125025s



MySQL Database Service (MDS) & Heatwave demo

MySQL HeatWave customer momentum

Gaming & Entertainment



BPO Service



Fintech



Education



AI & IOT & CyberSecurity



Telecom & Network Service



Marketing



Healthcare



Manufacturing



Public Services



MySQL HeatWave Fintech Use Cases:

Using Innovation Technologies (AI & ML)

Customer Experience

Customer 360 use Case

- Unified customer view
- Personalized experiences
- Expand relationship
- Retention



Read full story [here](#)



Read full story [here](#)

Reporting & Compliance

Ensuring Trust & Transparency

- Regulatory reporting
- Risk management reporting
- Financial & Performance Reporting
- Audit and internal controls



Read full story [here](#)

Operational Efficiency

Real-time transactional data

- Process Optimization
- Fraud Detection & Security
- Enhance customer experience
- Resource Allocation



Read full story [here](#)



Read full story [here](#)

Operational Efficiency

Smarter banking with AI and ML

- Fraud Detection and prevention
- Credit scoring and risk assessment
- Customer Service and Personalization
- Investment management
- Document Processing and Automation
- Cybersecurity



Read full story [here](#)



Datava simplifies complex financial analytics and AI with
Oracle HeatWave

“HeatWave is truly unique because it combines transactions, analytics, machine learning, and generative AI in one solution. Its incredible price-performance makes complex analytics affordable for many more customers. Plus, its built-in automation makes it very easy to use for data and business analysis.”

P. David Flammer, CTO, Datava

Business Challenge:

Datava provides an **end-to-end data activation platform for credit unions**. The company’s customers were struggling to **perform ad hoc analytics on very large data sets** due to the **complexity of moving data** across data stores and the **cost of the required resources** to complete this type of analysis. Datava selected **Oracle HeatWave MySQL** as the default foundation for its platform because it provided a **unified solution for OLTP and analytics** that helped to eliminate complex data movements.

Results:

- ✓ Datava adopted Oracle HeatWave AutoML for product recommendations and other use cases, and Oracle HeatWave GenAI for its AI analytics assistant.
- ✓ HeatWave MySQL’s **price-performance** allowed for **cost-effective** analysis of large datasets for member behavior analysis.
- ✓ The company saw **100X better price-performance** than Amazon Aurora for analytics queries against **10 million to 100 million row data sets**, and even higher performance for **100M to 1B** row data sets.
- ✓ HeatWave was significantly **less expensive than Snowflake**.

Products:

HeatWave

Read full story [here](#)

Image courtesy of https://unsplash.com/photos/ik_AuIWeBBM





Broctagon Fintech group migrates its Forex CRM to HeatWave MySQL

“We can connect HeatWave MySQL to all the trading platforms, dashboards, and reports, delivering them through one pane of glass, saving us operational and developmental time and money, while ensuring the highest data quality.”

Michael Mai

Technical Lead, Broctagon Fintech Group

Business challenge:

Broctagon’s Forex CRM equips retail brokerage firms with a **solution that integrates multiple trading platforms and facilitates rapid market expansion with advanced affiliate capabilities**. Broctagon began hosting its CRM on Amazon Aurora, serving each customer with its own cluster. Over time, with a rapid increase in client base and thus data size, the company found that the **cost of scaling** up for enhanced performance was becoming prohibitive. The company decided to migrate to HeatWave MySQL on OCI.

Results:

- ✓ **Improved performance** by **30%**
- ✓ **Reduced costs** by **35%**
- ✓ Provides its CRM users with **real-time trading** account information and trade history data—**syncing data directly** from different external sources such as the MetaTrader 4, MetaTrader 5, and cTrader platforms
- ✓ **Freed developers** from heavy **administrative work** by automating updates, backups, monitoring, and more, channeling focus to the development of new functions that are frequently rolled out
- ✓ Plans to leverage HeatWave MySQL AutoML to help Forex brokers attract and retain traders with useful recommendations based on their trading data

Products:

HeatWave MySQL

Read full story [here](#)



Fintech startup deployed HeatWave MySQL on OCI to deliver real-time trading to retail investors

“Our business model is contingent on getting very fast query times from the database to reduce our latency between the exchange and the subscriber. We chose HeatWave MySQL on OCI. Compared to Amazon RDS and Redshift, it has pretty much everything. It's faster, it's cheaper, and it's more reliable.”

Grant Peace

Business Founder, Exchange Speed Pty Ltd

Business challenge:

Exchange Speed needed a **database powerful enough to process all the trading activity on the Australian Securities Exchange (ASX) in real time**, in order to create rapid and accurate alerts for its subscribers. The company initially implemented **Amazon RDS and Redshift**, but these did not have the processing power to handle the **high volume of orders** and trades coming in from its ASX data feed, resulting in dropped trades. The company needed to improve data processing efficiency with a robust, low-cost, reliable, scalable, and more secure database.

Results:

- ✓ Gained the power to seamlessly monitor all activities, which average **1.7 million trades and 15 million orders** per day
- ✓ Executes its queries **significantly faster than before** and can send message alerts to its clients **in real-time**, enabling them to compete on the same playing field as institutional investors
- ✓ **Reduced TCO**; would have needed to spend **5X** as much with Amazon to achieve comparable levels of database performance
- ✓ Uses the native analytics capabilities of HeatWave MySQL to provide insights into key operational performance indicators
- ✓ Greatly enhanced its data security and ensured regulatory compliance

Products:

HeatWave MySQL

Read full story [here](#)



Colombian leader improved loan default prediction using HeatWave AutoML

“Without a doubt, Oracle has helped us sell our loan default solutions to credit institutions throughout Colombia and beyond thanks to the automated machine learning engine within HeatWave, and to the high availability and scalability of Oracle Cloud Infrastructure.”

Yelitza Romero

CEO, Artificial Intelligence Collection System S.A.S

Business challenge:

Aicoll - Artificial Intelligence Collection System - provides AI solutions for managing the risk of customers defaulting on loans. In Colombia, 60% of institutions providing loans in the retail, microservices, or cooperative finance sectors are not equipped with this technology.

Aicoll needed an automated way to massage all the data into Machine Learning (ML) models that would allow its customers to create predictions covering the credit life cycle from loan origination to debt default.

Results:

- ✓ Reduced the time to build ML models from **three months** to **one week**
- ✓ Accelerated data preparation from one day to minutes
- ✓ Empowered their operations team to independently Executes ML-generated default predictions for millions of users in real-time, without having to extract data outside of the MySQL Database
- ✓ Create new ML models
- ✓ Improved liquidity by **20% across** their client portfolios

Products:

HeatWave MySQL and HeatWave AutoML

Read full story [here](#)





Creditt experiences 4X faster time-to-market with Oracle Cloud Infrastructure

“Oracle’s HeatWave MySQL Database Service is truly a game changer. It delivers faster performance than other MySQL cloud services while eliminating data copies and ETLs. And the cost of HeatWave MySQL is a fraction of other cloud providers.”

Namra Parikh

Cofounder and CTO, Credify Technologies

Business challenge:

To meet their financial needs, **77% of India’s workforce relies on personal loans**. By offering Creditt, an **instant loan app** that uses **non-traditional credit scoring** and **artificial intelligence**, Credify Technologies has become a key player in driving financial inclusion. The company’s applications and MySQL databases were hosted on HostGator. The management team recognized the need to upgrade the company’s technology platform to scale to demand, strengthen compliance processes, and accelerate decision-making.

Results:

- ✓ Migrated its applications and data to HeatWave MySQL on OCI in **only 8 days**
- ✓ **Able to run our AI/ML algorithms on a real-time basis with no downtime.**
- ✓ **Accelerated time-to-market by 4X**, being able to focus on core development
- ✓ Saved **25% time to extract** and prepare data for LOB owners
- ✓ HeatWave MySQL delivered **4X** higher **application performance** vs **Amazon RDS** when they evaluated solutions
- ✓ Increased ability to scale to demand, with a threefold increase in loan origination capacity

Products:

HeatWave MySQL

Read full story [here](#)

Image courtesy of <https://creditt.in/investment>





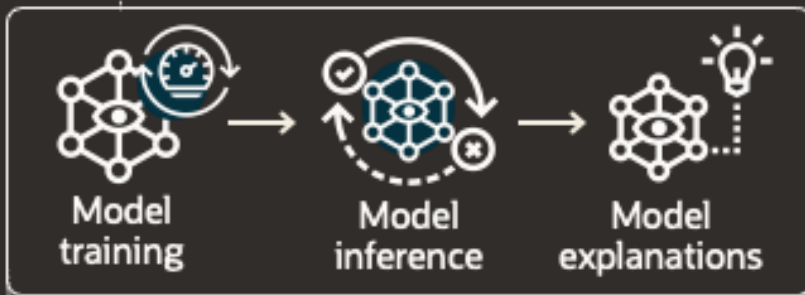
Loans Prediction Demo

Abhinav Agarwal

Senior Principal Product manager



HeatWave AutoML: In-database machine learning

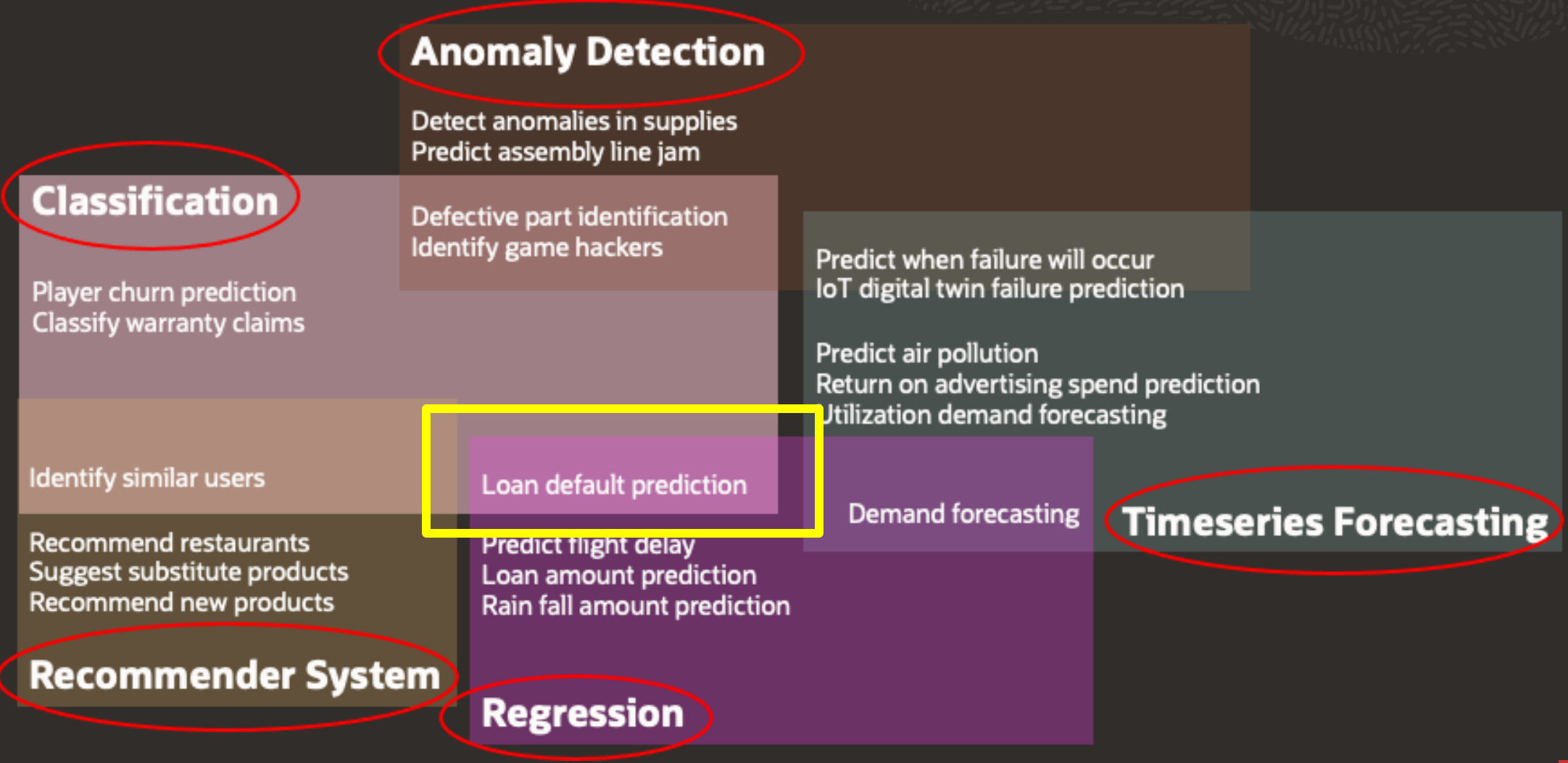


In-database ML



- Eliminates tedious and laborious steps
- Simple to use interface for beginners or advanced ML users
- Automatically selects algorithm and tunes it
- Explainable model behavior and predictions
- Fast training allows to quickly iterate and achieve desired outcome
- ML on data in InnoDB and Object Store (Lakehouse)

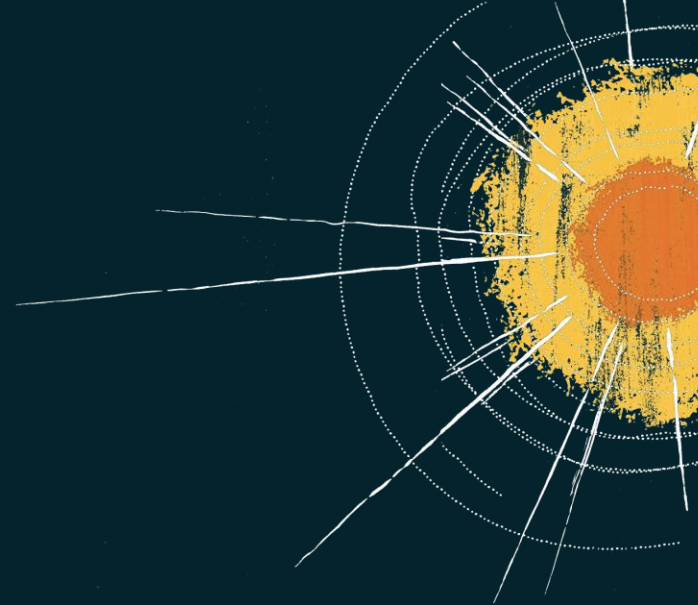
HeatWave AutoML use cases



DEMONSTRATION

1. Training the model
2. Scoring the model
3. DIY
4. Notebook

Q&A



Thank you

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