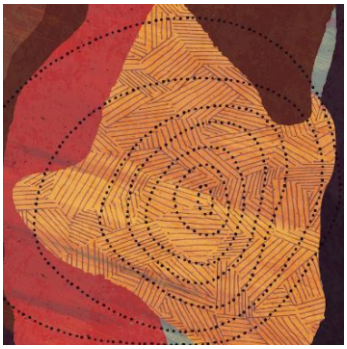
ORACLE

Oracle FLEXCUBE Universal Banking

Oracle FLEXCUBE Universal Banking is designed to modernize a bank's core systems efficiently and transform the bank into a versatile, agile, connected, and efficient Bank of Tomorrow.



INTRODUCTION

The financial services industry continues to evolve amidst disruption caused by an unprecedented proliferation of digital technologies and connectivity. This disruption coupled with several regulatory directives is also driving the emergence of connected ecosystems. To successfully address disruption, protect customer relationships and business, effectively comply with regulations, stay competitive, and leverage the ecosystem opportunity, banks must double down on transforming their core systems so that they can leverage evolving technologies and connectivity to deliver better services, experiences, and value for their customers.

With technology at the core of banking, modernization of core systems is the cornerstone of digital transformation in a bank. Oracle FLEXCUBE Universal Banking can help banks jumpstart digital transformation and leapfrog their capabilities to stay relevant, competitive, and compliant in a fast-evolving industry. With its modern, digital, shrink-wrapped, pre-configured, interoperable, scalable, and connected capabilities, the Oracle FLEXCUBE Universal Banking system can help catapult banks to the forefront of innovation and leadership.

PRODUCT VERSATILITY

Banks can transform the way they understand and serve customers with tailor-made and innovative products and service customers more effectively. Oracle FLEXCUBE equips bankers with comprehensive product capabilities, deep insights, and features to deepen customer relationships, optimize operations, and drive higher revenue.

Oracle FLEXCUBE offers:

- A comprehensive product portfolio that enables the rapid launch and management of a range of products including current accounts, savings accounts, fixed deposits,

recurring deposits, small savings as well as a range of lending products including secured consumer loans, unsecured consumer loans and overdrafts.

- Efficient product administration to enable the easy management of large and complex portfolios of products and offerings with centralized definition and management of product configurations, such as rules, workflows, and pricing structures to accelerate time-to-market and scale efficiently across the banking enterprise
- High levels of parameterization and 40+ localizations that help banks quickly go to market with tailored products and services and tap business opportunities.
- Streamlined interest, charges with automated calculation and application of interest and charges. Interest rules and charge structures can be easily configured, allowing for teasy tailoring of products to specific product market needs and customer segments.
- The ability to roll out various pricing models, including fixed fees, tiered pricing, percentage-based charges, and relationship-based pricing. Complex pricing rules based on various factors such as customer segment, product type, transaction volume, and relationship history can be defined to offer tailored and flexible pricing, including relationship-based pricing.
- Integrated workflows and straight-through processing that help optimize back-office operations. Pre-defined processes help banks speed up rollout of products and services. These processes are easily configurable and extendable to quickly adapt to evolving business requirements. Digital assistants and automation also help optimize operations.

Machine Learning

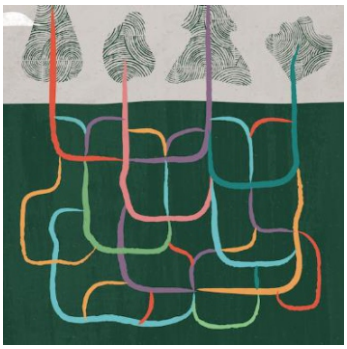
Oracle FLEXCUBE's embedded Machine Learning Framework enables a bank to unlock the true potential of data and drive competitive advantages. The frameworks' capabilities enable better predictability and enhanced insights. Intelligent and data-driven, the framework leverages machine learning algorithms and data sets to focus on real-world use cases such as Product Recommendations, Customer Attrition, Customer Segmentation and Customer Lifetime Value. With the framework, business-ready Machine Learning use cases can be quickly defined and deployed. Correlation analysis and cost maintenance can be easily carried out for each use case. In addition, the training of data for defined use cases can also be carried out.

Oracle FLEXCUBE also has a pre-integrated machine learning adapter that unlocks intelligent decisioning from any data source. Built using a generic REST service layer it can also integrate with other applications.

MULTIDIMENSIONAL AGILITY

Oracle FLEXCUBE is architected to support multiple deployment options and transformation strategies in a heterogeneous environment, according to the specific requirements of a bank.

Banks can now jump-start digital initiatives with a pre-baked and shrink-wrapped solution designed to work off-the-shelf with comprehensive capabilities across all banking functions. This shrink-wrapped solution is plug and play model with multiple options to co-deploy standalone point products. Oracle FLEXCUBE can help banks transform new products and service development, bundling with their own or those of partners and pricing them competitively and do so with agility and speed. Banks can rapidly roll out products across



Key Features

- *End-to-end functionality across conventional and Islamic banking*
- *Embedded Machine Learning framework that helps unlock the value of data and drive new insights*
- *Embedded Digital Assistants that help drive intelligent automation*
- *Data privacy and protection features that help improve compliance*
- *Supports integration with biometric facial recognition solutions*
- *Supports multi-currency, multi-lingual, multi-entity, multi country operations*
- *Multi-dimensional connectivity for the heterogeneous bank and ecosystem*
- *Fast Accounting for high throughput transaction processing*
- *24x7 business and technology operations*
- *Pre-integrated Blockchain and Machine Learning adapters*

different business lines such as deposits, lending, and specific micro verticals like Islamic banking, microfinance, and financial inclusion. Multi-entity, multi-tenancy and multi-country and multi-lingual capabilities enable high flexibility and agility in operations.

Functionality such as interest and charges and accounting have been built on a micro services based architecture. A microservices architecture offers banks extremely high levels of architectural flexibility and adaptability in defining and deploying service components as per their requirements. The microservices can be consumed at a unit of value and are designed based on a build-once-deploy and reuse on-multiple-platforms approach.

Oracle FLEXCUBE offers banks a full range of capabilities to participate and profit from Open Banking. The solution enables banks to collaborate with third-party service providers seamlessly and securely while defining and remaining in control of the ecosystem a bank chooses to operate in.

Built for the heterogeneous enterprise, Oracle FLEXCUBE's connected architecture enables seamless and secure integration with other banks, industry platforms, marketplaces, and ecosystems. The solution offers seamless and secure information exchange using the industrialized standards of ISO 20022, SAML 2.0, and common integration frameworks to drive better collaboration and participation in connected ecosystems. The solution also enables simplified, pervasive, and secure assimilation of information across Oracle and non-Oracle applications in the bank.

Oracle FLEXCUBE's built-in library of RESTful services provides a platform that promotes the industrialization of API consumption and fuels the co-creation of applications and services around the bank. Additionally, the solution helps banks innovate much faster, provide service ubiquity, and better comply with regulations such as European Union Payment Services Directive 2 (PSD2) and the UK's Open Banking standards.

Blockchain

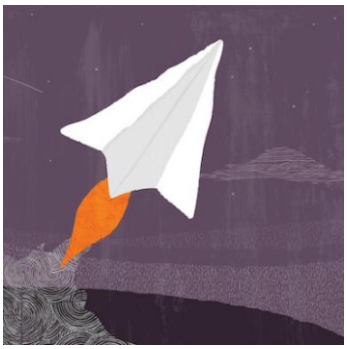
The system is embedded with a patented blockchain adapter that enables Oracle FLEXCUBE to interface with any blockchain system. The adapter enables a seamless interchange of information between Oracle FLEXCUBE and external blockchain data sets can work with any version of Oracle FLEXCUBE with minimal changes. The easy configurability of the adapter enables banks to leverage blockchain technologies to solve business problems, improve process efficiency, reduce risk, and enhance straight-through processing.

OPTIMAL EFFICIENCY AND PERFORMANCE

Oracle FLEXCUBE helps drive operational efficiency and flexibility and offers the capability to efficiently redefine operating and business models with its multiple deployment options that include on-premise to private, managed, or public cloud. Oracle FLEXCUBE's multi-tenant support enables the sharing of application/code and data allowing for significant resource and cost efficiencies.

With Oracle FLEXCUBE, banks can efficiently streamline, standardize, or expand product lines, business lines, and operations and rapidly respond to evolving business requirements with its highly extensible UI, business logic, strong localization capabilities, and accelerated deployment.

Oracle FLEXCUBE's Fast Accounting capabilities help reduce accounting entry times and increases the throughput of concurrent transactions. Banks can leverage Oracle FLEXCUBE



Key Business Benefits:

- *Drives growth through customer centricity*
- *Helps bankers drive productivity, efficiency, and customer focus*
- *Enables an accelerated time-to-market*
- *Enables customized transformation using best of breed point or pre-integrated solutions*
- *Has a connected architecture that enables collaboration*
- *Enables Open Banking and API commercialization*
- *High performance operations*
- *24x7 Banking*
- *Offers operational and cost efficiencies*

to efficiently meet to fast growing transaction throughput and processing needs in an increasingly digital driven economy.

Oracle FLEXCUBE is built on a high-performance solution architecture for efficient transaction processing with both real-time and batch capabilities, efficient transaction queuing and asynchronous handling. Performance can be optimized based on specific requirements and transaction patterns.

Oracle FLEXCUBE offers localized clusters that cater to specific country or regional requirements and regulations. Out-of-the-box and easily configurable functionality that comply with specific banking regulations and market requirements tailored to different regions help speed up deployment and roll out of banking operations.

Oracle FLEXCUBE offers 24x7 business operations with 24x7 banking operations and transaction processing. In addition, its Zero Downtime capabilities allow for the solution to be available even during patchset updates enabling 24x7 technology operations. 24x7 business and technology operations power true 24x7 banking.

Oracle FLEXCUBE's pre-integrated Machine Learning adapter and NLP framework help banks drive back-office automation and operational efficiency. Additionally, the system helps better compliance with evolving regulations and standards with out-of-the-box capabilities, especially in Payments, Open Banking, and data privacy.

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