ORACLE FLEXCUBE DIRECT BANKING

KEY FEATURES

- Personalized and intuitive web experience
- Spend analysis for personalized tracking of expenses
- Self-service wealth management
- Contact assisted channel support for instant assistance
- Relationship based advertisements and offers
- Multi-Entity Platform

KEY BENEFITS

- Helps banks to address the Generation Y segment
- Empowers customers with an integrated dashboard for managing complete portfolio details
- Alerts and reminders deliver personalized experience
- Offers instant service for active query resolution at point of need
- Self-serviced wealth management accessible through single sign on.
- Highly secure, single platform for multiple user segments

The concept of online banking has been prevalent since the 1980s. However, what started out differentiator for banks has today become a channel for mainstream business and the key to customer acquisition and retention.

One of the main challenges for banks lies in driving business growth through their internet banking channels. If banks are to increase satisfaction for customers using these channels they have to reposition their offerings and go beyond just providing basic transactional banking capabilities.

Oracle FLEXCUBE Direct Banking addresses the current and future business requirements of banks. The product offers a personalized and intuitive web experience with an integrated portfolio summary, relationship based offers, alerts, reminders and self-service tools that enhance the overall banking experience. Online support through call or chat offers instant assistance to the customer for active query resolution. The product also enables banks to come up with better insights for up selling and cross selling. Oracle FLEXCUBE helps banks build relationships which culminate in customer acquisition and retention.

Personalized Web Experience

Oracle FLEXCUBE addresses the comprehensive requirements of banks in a virtual environment, enabling them to cater efficiently to changing customer demands. The customer today is influenced by the trends in his external environment especially with regard to personalization. Oracle FLEXCUBE provides personalization features which are vital for Generation Y customers. Spend analysis empowers customers to track expenses across portfolios and an integrated portfolio summary gives the customers complete insight across their portfolio. Alerts and reminders offer an intuitive and personalized experience for tracking and managing tasks that enhance customer experience.

Integrated Wealth Management

Oracle FLEXCUBE provides integrated access to wealth management from an internet banking dashboard. Customers can invest directly from internet and are empowered to track track their performance against their investment goals . In-built intelligence intimates the customers on asset allocations and helps track portfolio deviations. The integration of internet banking and wealth management platforms enables customers to seamlessly move between applications to fulfill banking and investment requirements.

Assisted Channel Support offers Instant Assistance to the Customer

Oracle FLEXCUBE supports requests for assistance at the point of need for active query resolution. The customer can request chat assistance or web call a relationship manager in the bank. This greatly enhances customer experience by providing the customer with an instant communication method in an otherwise passive banking channel. Page peek offers the relationship manager supporting the customer a quick look at the customer's static page to understand the customer's query or problem. This allows him to visualize the problem and offers him an intuitive approach to solving it.

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Targeted Offers for the Discerning Customer

Relationship-based offers and advertisements in the Oracle FLEXCUBE internet banking solution present tailored propositions that are driven by the relationship status of the customer with the bank. The offers provide a more personalized touch to the customer's banking experience. The offers also increase the possibility of any up selling and cross selling because of the personal messaging.

Alerts and Reminders for a Differentiated Offering

Oracle FLEXCUBE has self service capabilities such as alerts, which offer a personalized experience. Customers are reminded of tasks or transactions, enhancing customer experience.

Robust Multi-Entity Platform

Oracle FLEXCUBE is a proven multi-entity platform that facilitates the aggregation across regions in a multi-country, cross border deployment and supports individual branding across segments. The framework empowers the bank for differentiated processing, multi branded distribution and in offering white labeled services.

Prebuilt Integration with Product Processors

A built-in integration with Oracle FLEXCUBE product processors ensures a front-to-back office solution.

Contact Us

For more information about Oracle FLEXCBE for Direct Banking, visit oracle.com or call +1.800.ORACLE1 to speak to an Oracle representative.

Oracle is committed to developing practices and products that help protect the environment

Hardware and Software, Engineered to Work Together

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