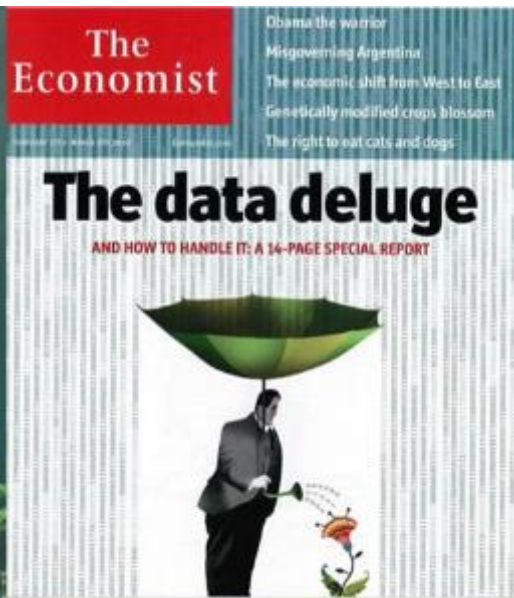


When viewed in the context of the broader industry, the results of this study are encouraging. The results suggest that the industry is moving in the right direction, and that the industry is beginning to take the necessary steps to ensure that the industry is able to meet the needs of its customers. The results also suggest that the industry is beginning to take the necessary steps to ensure that the industry is able to meet the needs of its customers.

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Adding Big Data **Successfully** to the mix is **Hard**

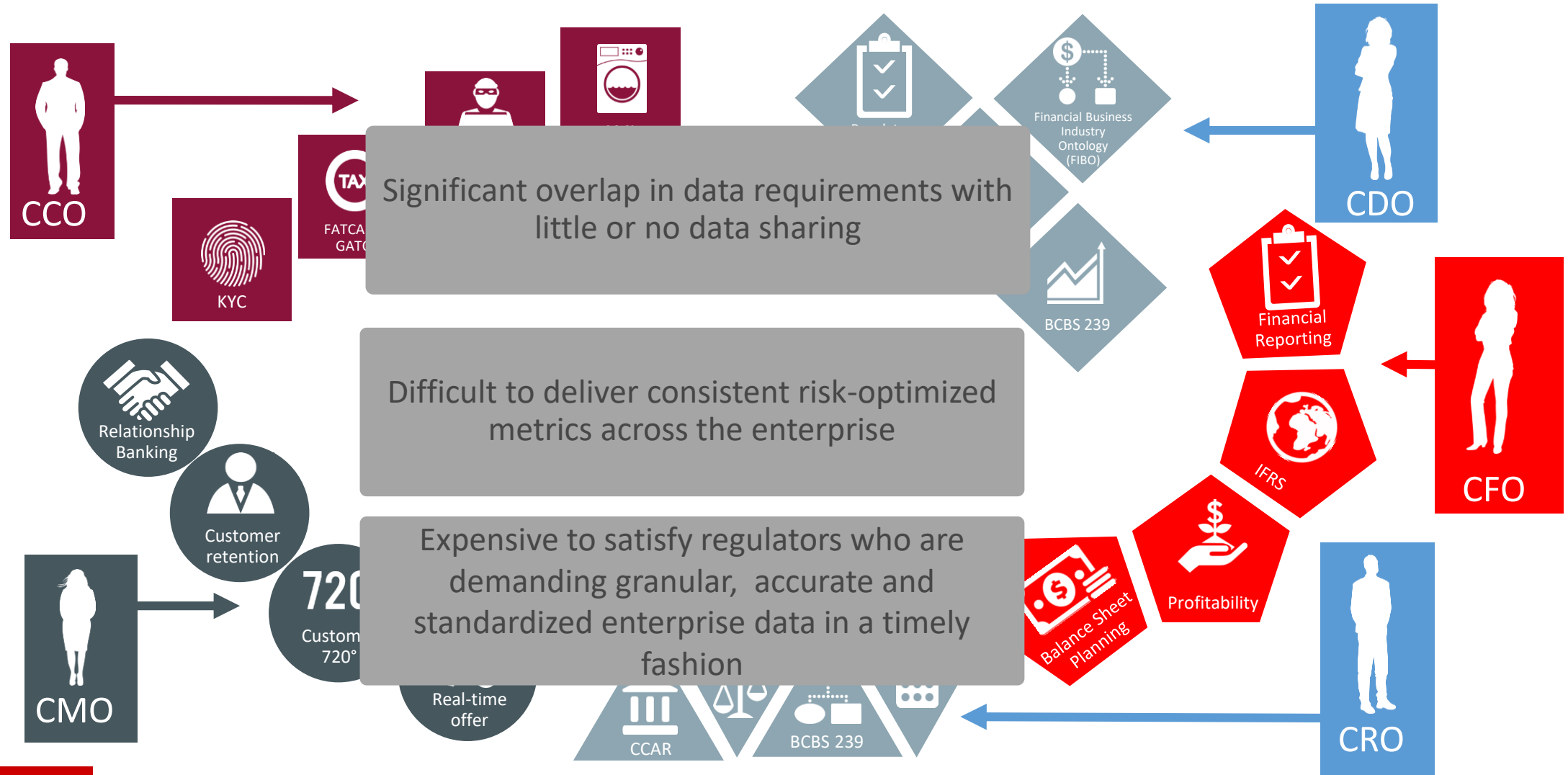
“Only 27% of respondents described their Big Data initiatives as ‘successful’ and only 8% of respondents described them as ‘very successful.’ In fact, organizations were found to be struggling even with their Proof-of-Concepts (PoCs), with an average success rate of only 38%.”



Capgemini Consulting, [Cracking the Data Conundrum](#).

Too many answers not enough questions

Managing Your Data is Increasingly Complex

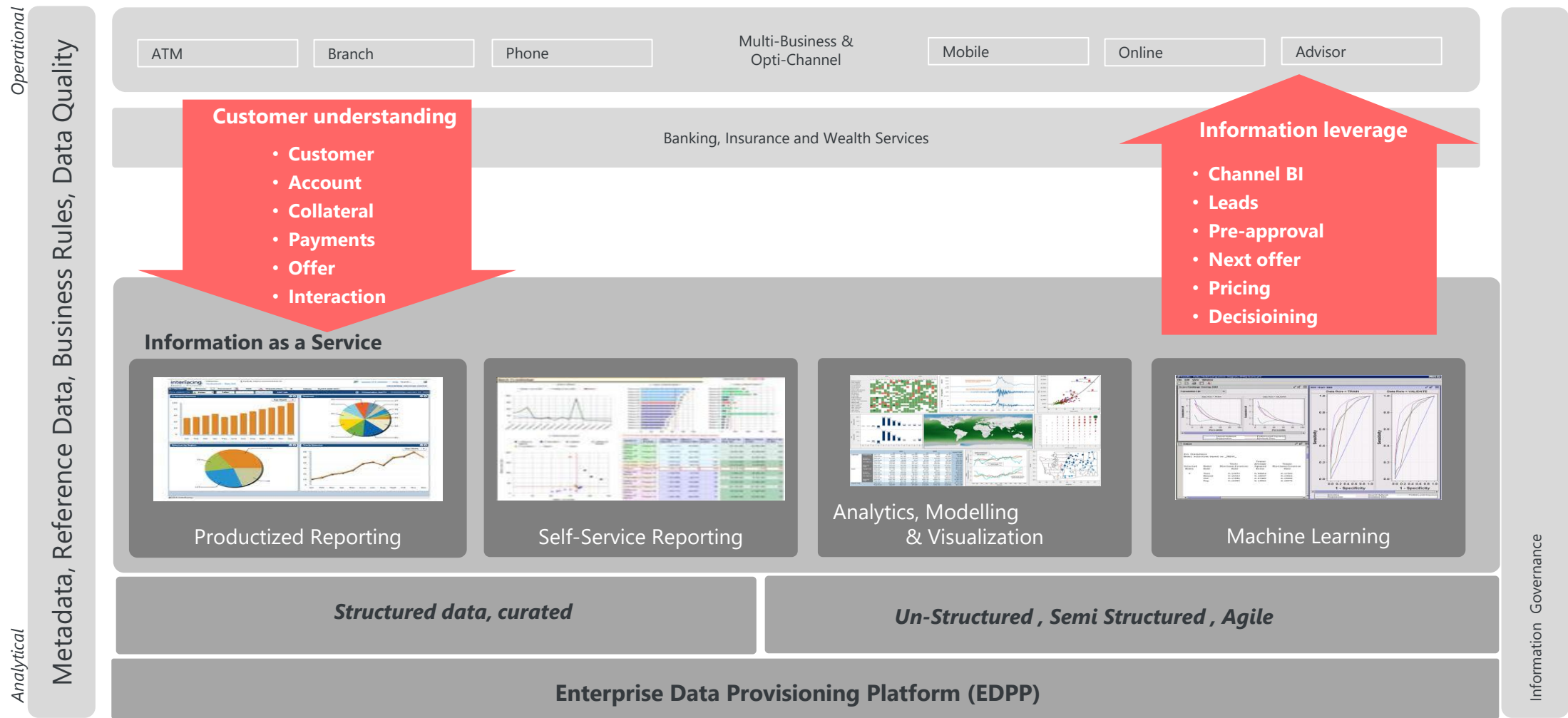


Data Commonality within Finance , Treasury and Risk

Data Commonality	Asset Liability Management	Balance Sheet Planning	Funds Transfer Pricing	IFRS9	Profitability	Basel III - Regulatory Capital	Liquidity Risk Management	Regulatory Reporting
Asset Liability Management	100%	100%	78%	50%	73%	19%	16%	26%
Balance Sheet Planning	92%	100%	71%	49%	67%	9%	13.4%	22%
Funds Transfer Pricing	94%	94%	100%	47%	93%	20%	17%	28%
Profitability	92%	91%	97%	48%	100%	20%	17%	31%
Regulatory Reporting	65%	61%	58%	88%	61%	71%	94%	100%

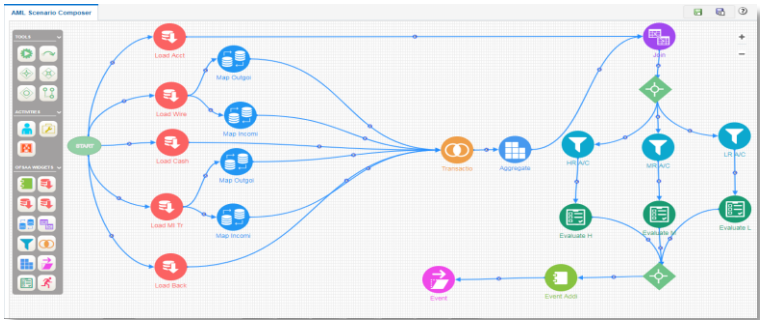
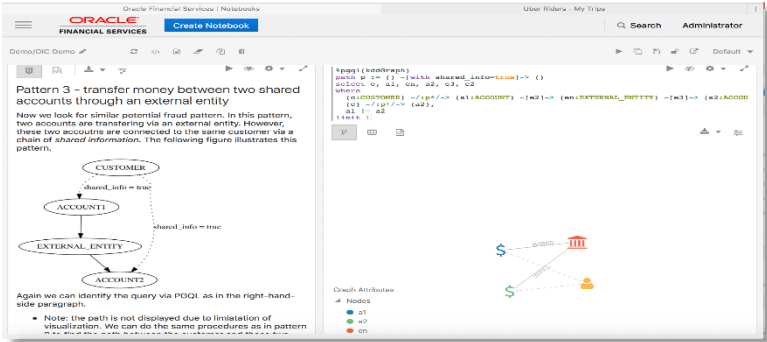
Based on Oracle Financial Services Analytical Applications Data Requirements

Information Excellence Strategy



Analytics in Action...

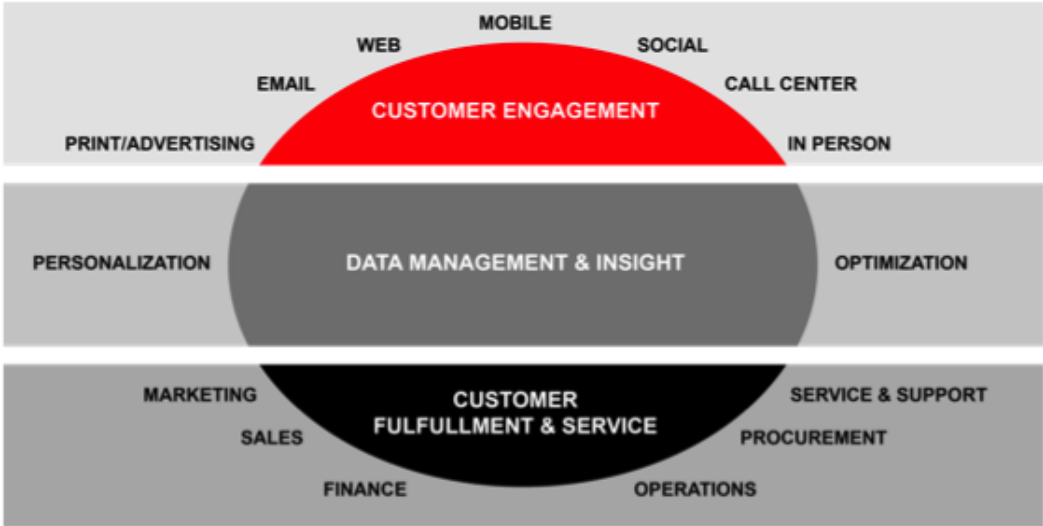
Reduce Compliance cost

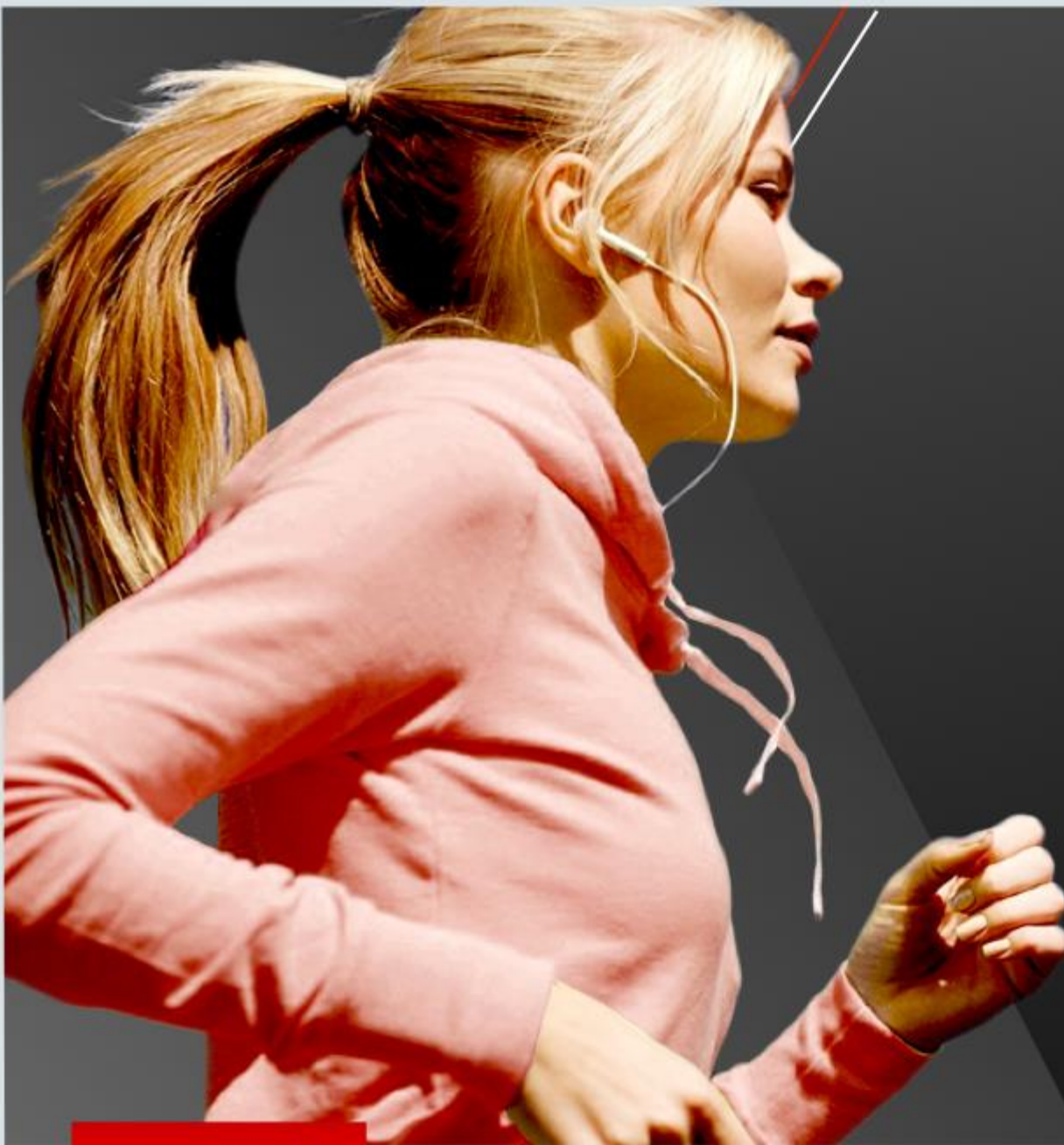


Optimizing Finance Operations



Customer Insight is at the center of a great customer experience





Jennifer Morris

A 31 year old married mother of two.
She earns \$ 110,000 and is owner
of a home in Washington DC.

Current Financial Scenario

- One last payment to make on her car loan
- Has set up a modest travel goal
- Has Airmiles Credit Card which she pays in full

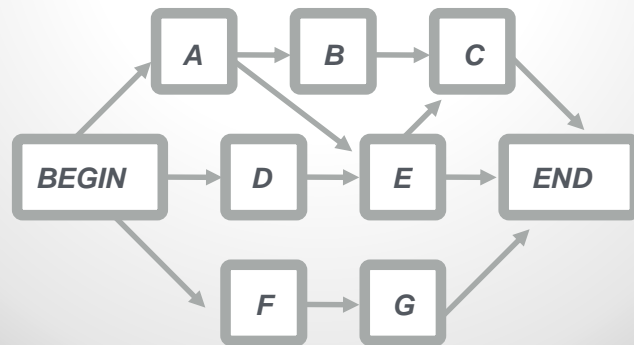
Demo Highlights

- Use of machine learning to determine Jenny's Next Best Offer

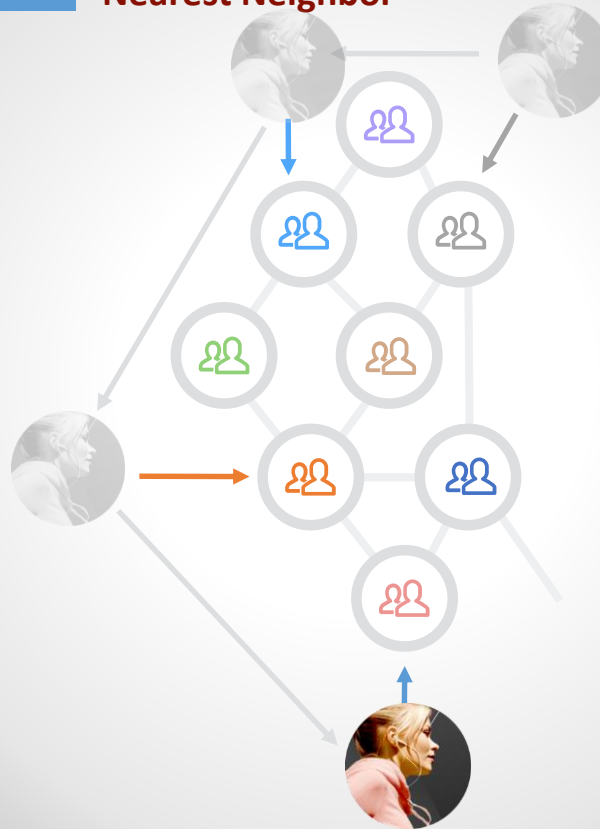
Next Best Offer : Initial Offer Palette

1. User Activity Capture

C1
...
C300
...
C5000
...
C100k
...
C1 mn



2. Microsegmentation based on Nearest Neighbor



3. Initial Offer Set based on Collaborative Filtering

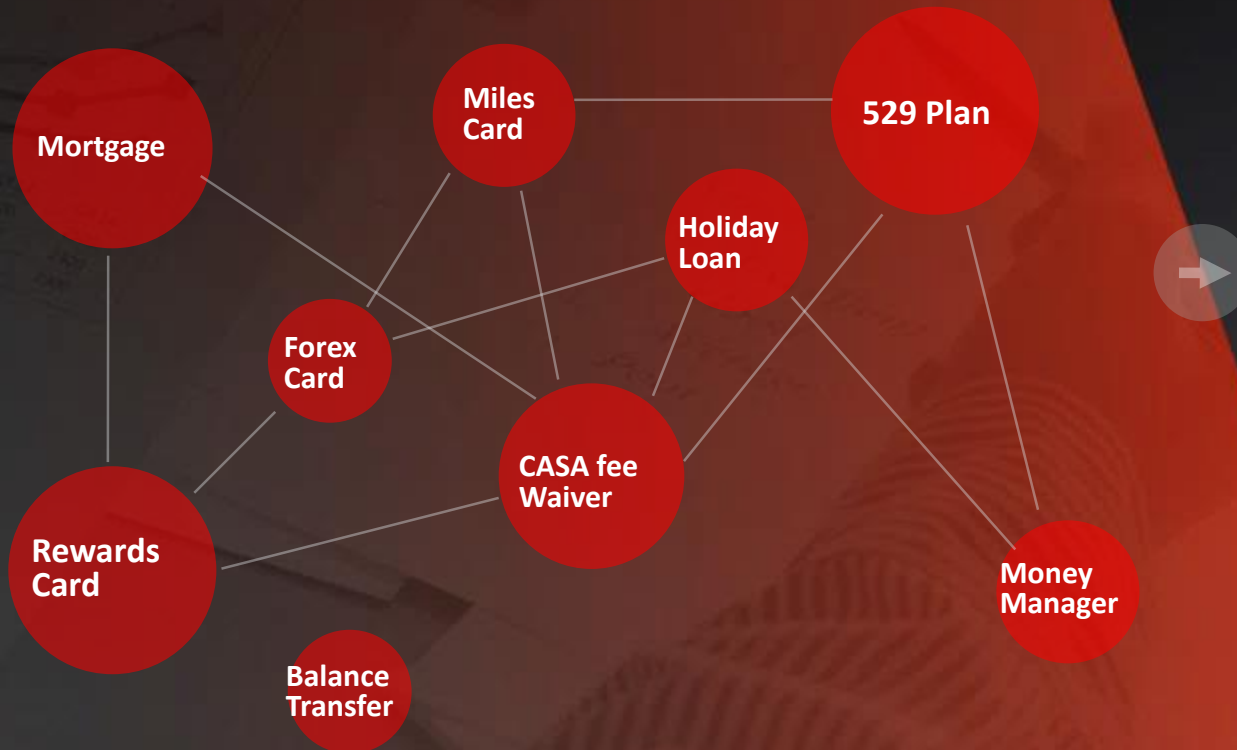
Forex Card	Holiday Loan	Balance Transfer
Rewards Card	529 Plan	CASA fee Waiver
Buy to Let Mortgage	Money Manager	Cashback Card



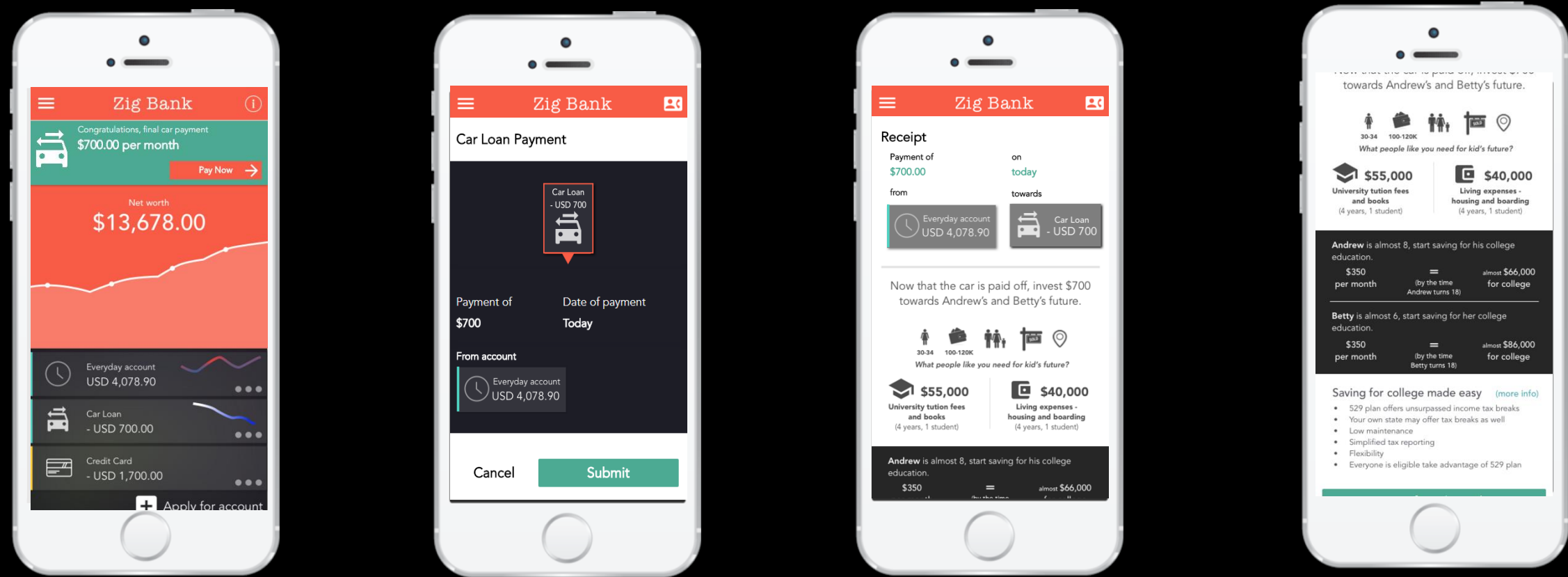
Next Best Offer : Final Offer Recommendation

Adjustments to backend rank based on bank strategy and offer performance

Top Ranked offer goes out as Recommendation on preferred channel



Next Best Offer with Machine Learning



Defining a New Saving Goal and Funding It

