 October 27, 2023

Don't Stagnate - Automate! Act now with Oracle Banking Suite



Meet Infopulse team_

Speakers



**Lukasz
Olechnowicz**

Head of Business
Development &
Marketing



**Hanna
Bolhova**

Business Analyst

Team



Lukasz Sachadyn

Sales Manager



Michaela Dank

Sales Manager



Weronika Borowiecka

Marketing Manager



Valeriia Zlobina

Deputy Head of Business
Development & Marketing



Maksym Prostakov

Sales Manager

Meet Oracle team_

Speakers



**Prasad
Khambaliker**

Head of CEE Region -
Banking Division, Oracle



Andras Jurak

Lead Solutions SME -
Digital Banking and
Payments, Oracle

Agenda



Who we are



Enhancing Corporate
Credit Management



Approaching Core
Modernization



Point solutions for
modern banking
needs



How to implement
banking solutions of
your choice

BFSI_

Focus on Oracle FLEXCUBE



Lukasz Olechnowicz

Head of Business Development
and Marketing

Infopulse



Poland's banking sector is among the most dynamic in Central Europe, underpinned by a stable economy and increasing consumer demand for innovative financial services. While traditional banks have dominated the landscape, the emergence of fintechs and digital-only banks has intensified competition.

In the last few years, the core banking system in Poland has undergone significant transformation. Here are some key trends:

1. **Digital Banking:** Traditional banks have made substantial investments in digital platforms to offer services seamlessly online.
2. **Open Banking:** Driven by the EU's Revised Payment Service Directive (PSD2), banks in Poland have embraced open banking, allowing third parties to build services atop their platforms.
3. **Legacy System Modernization:** Banks are increasingly looking to replace old systems with modern, unified core banking platforms that offer better agility and efficiency.
4. **Cloud Adoption:** To enhance operational efficiency, many banks have started leveraging cloud services, particularly for non-core functionalities.
5. **Competitive Landscape Shift:** Fintechs and neobanks have introduced new, customer-centric banking models, compelling traditional banks to re-evaluate and adapt their strategies.

Summary: The Polish banking sector is undergoing a digital transformation with an emphasis on modernizing core banking systems, **driven by customer demand and regulatory changes.**



Drivers for Core Banking Modernization in Poland

01

Customer

- 1. Enhanced Experience:** Modern customers demand quick, seamless, and personalized banking experiences.
- 2. 24/7 Access:** The need for round-the-clock access to banking services has become imperative.
- 3. Omnichannel Experience:** A consistent experience across online, mobile, and in-branch is expected.

02

Business

- 1. New Revenue Opportunities:** Modernized core systems enable banks to launch innovative products quickly.
- 2. Competitive Edge:** In the face of rising competition, especially from fintechs, modernized systems offer a differentiation point.
- 3. Market Expansion:** Modern systems allow banks to cater to previously underserved segments.

03

Technology

- 1. Integration:** Modern platforms facilitate easy integration with third-party services and apps.
- 2. Future-proofing:** Banks seek platforms that are adaptable to future technological advancements.
- 3. Security Enhancements:** With rising cyber threats, updated systems offer superior security measures.

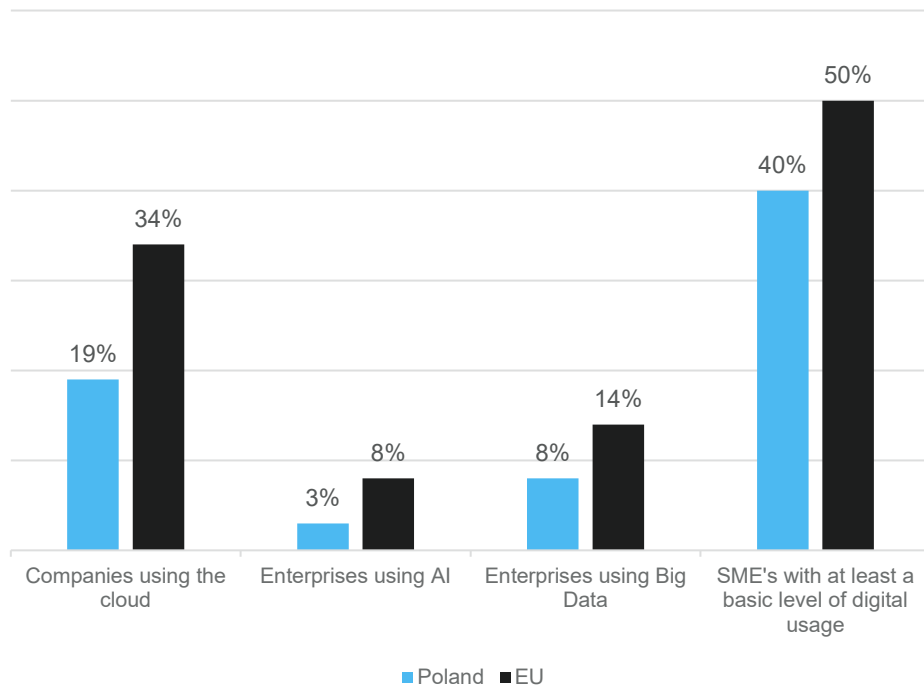
04

Operations

- 1. Operational Efficiency:** Automation and streamlined processes result in significant cost savings.
- 2. Regulatory Compliance:** Modern systems ensure banks stay compliant with evolving regulations.
- 3. Scalability:** As banks grow, their systems should be able to handle increased loads without performance issues.

Summary: Core banking modernization in Poland is driven by the need to meet **customer expectations, stay competitive, leverage the latest technologies, and improve operational efficiencies.**

Innovation Activities



Implementation of advanced digital technologies

Advanced digital technologies are significantly transforming core banking. From AI-driven personalized banking experiences to the secure transactions offered by blockchain, technology is making banking operations more efficient, secure, and customer-centric.

Advanced digital technologies usage in Poland's core banking compared to the EU

Compared to some Western EU nations, Poland's core banking sector shows progressive adoption of advanced digital technologies, though there's still room for growth. The potential is evident, and with continued investments, Polish banks can further integrate and benefit from these technologies.

01

AI and ML Adoption

Poland: Polish banks have started to integrate AI for personalized banking experiences, chatbots, and risk assessment.

EU Average: Western EU countries, with larger investments and collaborations, have more mature AI integrations in their banking systems.

02

IoT Implementation

Poland: Slow adoption, primarily focused on smart ATMs and wearable devices for payment.

EU Average: Some Western EU banks are slightly ahead, especially in integrating IoT data for insights and personalized offerings.

03

RPA in Banking

Poland: A growing number of Polish banks are adopting RPA for automating repetitive tasks.

EU Average: Many Western EU banks, especially in countries like the Netherlands and Belgium, have a more mature adoption of RPA.

04

Quantum Computing

Poland: While there's interest, significant integration of quantum computing in Polish banking is still on the horizon.

EU Average: Major players like Germany and France have begun initial explorations and investments in this space.

05

Blockchain Utilization

Poland: Some Polish banks are exploring blockchain for secure transactions and identity verifications.

EU Average: Banks in countries like Estonia and Sweden have made more substantial strides in blockchain integration.

infopulse

Our Services and Solutions for BFSI Sector_



Our Expertise_

- Core Banking Software
- Omnichannel Banking
- Cash & Treasury Management
- Onboarding & KYC
- Digital Identity
- Loan Management
- Open Banking & PSD2



Our Services_



- Custom Software Development & QA
- Legacy Software Modernization
- Low-Code App Development
- DevOps Implementation & Advisory
- Cloud Transformation & Infrastructure
- Cybersecurity
- Application Services
- Smart Insights
- Intelligent Automation
- Oracle, SAP, Microsoft, ServiceNow services
- Technology and security advisory

Our Solutions_

- Self-sovereign identity
- Document management
- Inspection management
- Remote work & digital workplace
- Customer support chatbot



Selected Success Stories for BFSI



Refined Operational Efficiency with Oracle FLEXCUBE

Better customer service, higher employee satisfaction, optimized costs, and streamlined financial operations of 90+ bank branches across Bulgaria.

[Learn More](#) ↗



Custom Modern Wholesale Risk Management System

Automated car financing system vastly accelerates wholesale and loan application processing with lightning-fast decision-making for the German Consumer Bank.

[Learn More](#) ↗



Pentesting to Evaluate Bank's Information Security

Complex evaluation of security risks with detailed recommendations on the improvement of information systems' security level for ING Bank Ukraine.

[Learn More](#) ↗

A Large Georgian Bank

Quality Assurance Team & Processes Transformation

Expert consulting, assessment, and bank team training to reinforce their QA expertise and design a systematic approach to QA practices.

[Learn More](#) ↗

A Large Nordic Bank

Streamlining & Digitalizing Security Deposit Accounts

A user-friendly solution streamlines the process of setting up security deposit accounts, improves user journey, and saves time for bank employees.

[Learn More](#) ↗

These 5 case studies from Infopulse demonstrate how digital solutions add value to BFSI companies, stimulate their growth, and ensure an impeccable customer experience

About Infopulse_



Who We Are

Providing end-to-end digital services and consulting, Infopulse brings in decades of IT expertise to enable the success of our clients in 40+ countries worldwide.

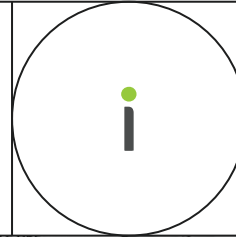
We align the customers' business objectives with the most suitable technology strategy to drive their smooth journey to digital transformation.

[Learn More](#) ↗

A Globally Trusted Partner for Digital Transformation



30 + years
of IT experience



2,000 +
specialists in our company



Top 100

Service Company by IAOP



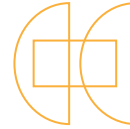
One of the largest

IT Companies in Eastern
Europe



30+ years

in the market



2,000+

specialists



60%

of specialists have 6+ years
of IT experience



280+ active clients

in 40+ countries worldwide



Clients

from startups to Fortune 100
companies



95%

of clients – from the EU & the
USA







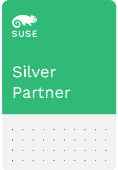












70+ clients

have been working with us
for over 5 years

Main Technology Partners

We focus on quality, security, and technological excellence

					
					
					<p>and others.</p>

Trusted by Leading Brands



and others.

Better Financial Services

Next-Generation Banking: Designed for Disruption



Prasad Khambaliker

Regional Director – Head of CEE,
Banking & Financial Services

Oracle



Banking and Financial Services is a big focus areas for growth and investment for Oracle_



Banking is the strategic growth focus across Vertical Solutions – Core Banking, ERP, Cloud Infrastructure, and CX



Oracle has the largest dedicated industry vertical business among cloud and tech providers



\$6.5 billion research and development budget with industry verticalization as a key focus area for Oracle



For Oracle, the two largest industries for strategic investment will be banking and healthcare, and we're doing extremely well in those industries.

Larry Ellison

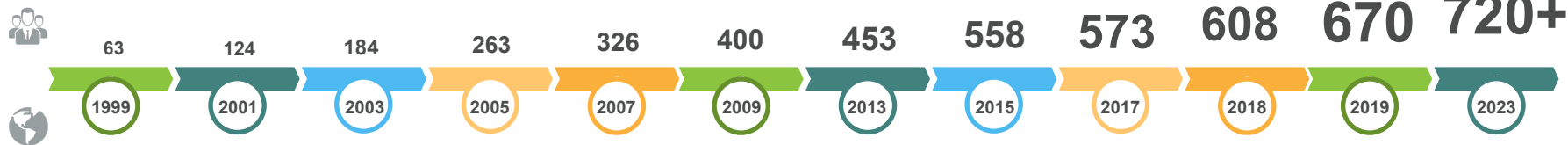
Executive Chairman and CTO | 2022, FY22 Q1 Investor Call

Oracle has delivered successful banking transformation programs around the World

2000+ FIs use Oracle's banking capabilities

720+ Banks in **155+ countries** powered by Oracle's Core Banking Solution

200 + Digital Core Banking transformations



Oracle FLEXCUBE, Identified As A Market Leader By Both Analysts And Advisors_



Oracle Recognized as a **Leader** in 2022 IDC Worldwide End-to-End Corporate Banking Solutions Providers



Oracle Recognized as a **Leader** by Ovum in 2021 for **Digital Banking Platform**



Oracle FLEXCUBE was the most-sold product from 2018 through 2019, among vendors in this Magic Quadrant. It had more than a hundred new installations.

While Oracle FLEXCUBE has an average number of market components (21), its number of business services (about 2,000) related to core banking is the highest across the vendors in this Magic Quadrant. This shows **extreme parametrization of the core system, which provides great flexibility to meet local requirements.**

Oracle FLEXCUBE's **number of exposed microservices is the highest across the vendors** in this Magic Quadrant (128), and Oracle has demonstrated commitment in delivering against its roadmap by increasing this number while transitioning into cloud-based components.

Magic Quadrant for Global Retail Core Banking



Oracle FLEXCUBE Is **A Leader** in Gartner's Global Retail Core Banking Magic Quadrant, 2022

We offer the most complete Financial Services portfolio in the industry_



Retail Banking

- Digital Experience
- Deposits and Loans
- Consumer Finance
- Payments
- Revenue Management and Billing



Corporate Banking

- Global Transaction Services
- Credit and Lending
- Trade and Supply Chain Finance
- Payments
- Revenue Management and Billing



Risk and Finance

- Instrument Accounting
- Risk Management
- Treasury and Performance Management
- Data Management and Regulatory Reporting



Financial Crime and Compliance

- KYC and Screening
- Monitoring and Detection
- Investigation and SAR Reporting



Health and Life Insurance

- Membership Enrollment
- Policy Administration
- Claims Administration
- Data Exchange
- Revenue Management and Billing

Strong European Geographic Presence

120+

Live implementations in Europe

400+

Resources in Europe regional team

20+ years

Presence in the region

50+

Resources located in Athens

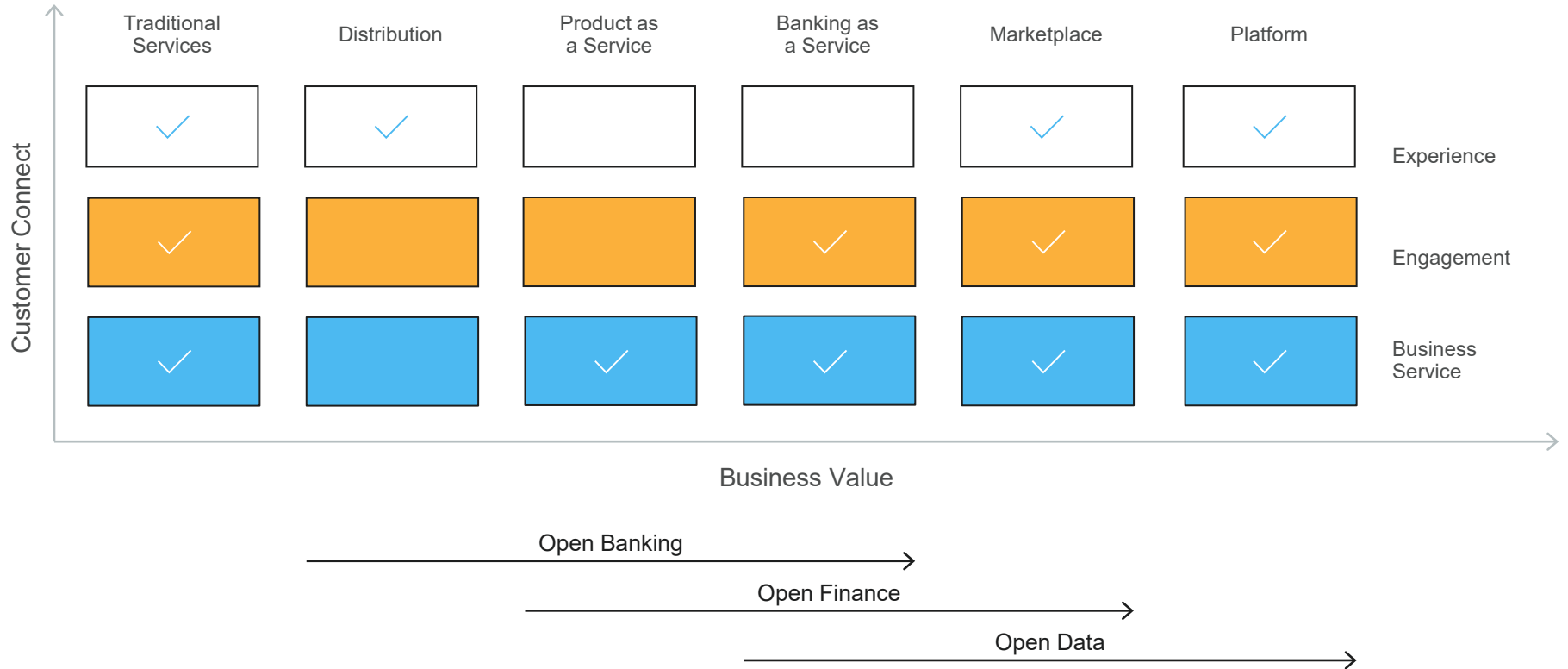
● = Number of Implementations



Drivers of Disruption_



Banking Models are getting fundamentally challenged_



ACCESSIBILITY NATIVES

They Want

The Look

The Content







The Access

And They Want It Now!

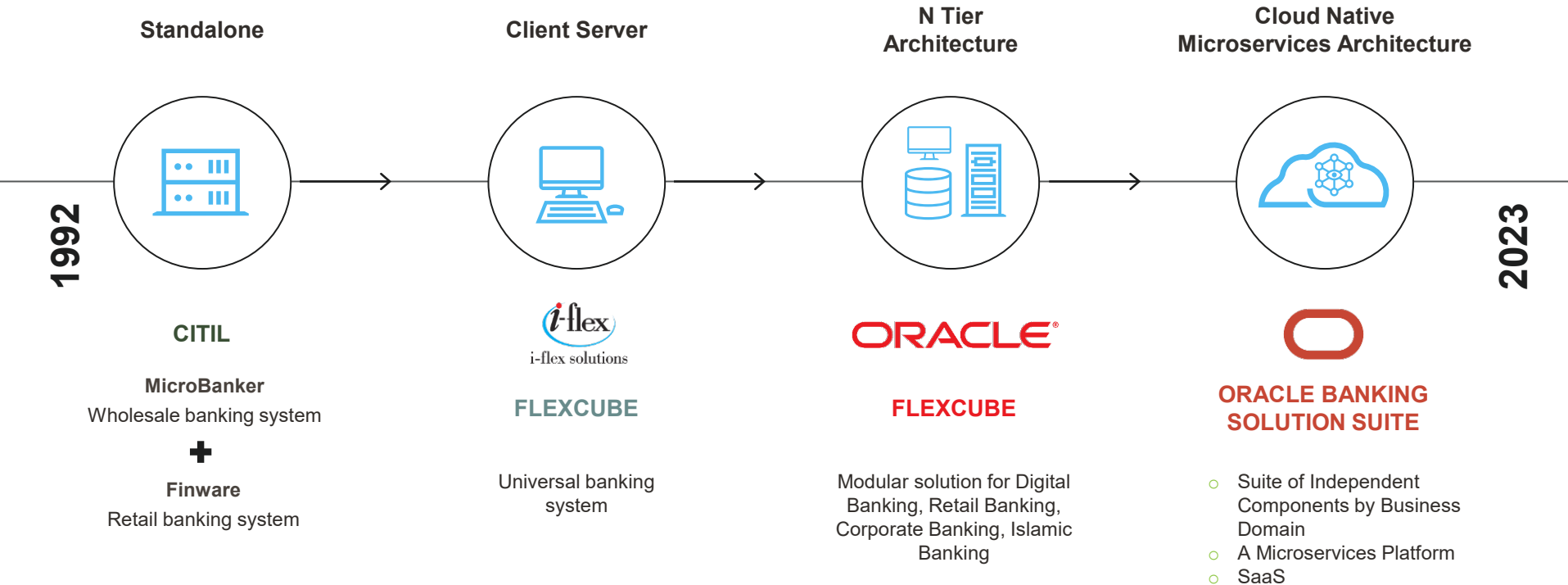
This is continuously reshaping Banking..._



Banks need to have an environment which is...

 <p>Always available</p>	 <p>Intuitive & Intelligent</p>
 <p>Frictionless</p>	 <p>Inclusive</p>
 <p>Agile</p>	 <p>Built for Scale</p>

We have continuously stayed ahead of the curve in the banking industry_



Hollowing out the Core – Digital Engagement the New Core_

A Multitude of Challenges for Bankers

- All operational tasks are in product processing tier
- Lack of role specific insights
- Changes driven by operations trigger product processor upgrades
- Non-intuitive task tracking and SLAs



Product Processor

Product Processors have Business Flows tightly coupled with Business Processing



Oracle's Approach to Efficient Process Management

- Digitize processes and improve operational efficiency
- Maximize staff productivity with persona centric capabilities
- Gain with Real-time information and Intuitive dashboards



Digital Engagement

Product Processor

Abstract Operations from Product Processors to Digital Engagement layer

Our Architecture Evolution

Smart investments in cloud, APIs and Digitalizing the Banking Business across all architectural layers

1

Modern, Unified Omni Channel Customer Experience



Digital Experience



2

Digitizing processes and Modernizing the Banker Experience



Digital Engagement



3

Digital, Componentised, Granular, Core



Product Processors



Digital Core



Insight & Regulations



Data & Analytics

4

Analytics use cases and driving towards a unified data model

Decoupled banking components enable different banking models_



Core led Transformation



Niche / Challenger Bank Offerings



End to End Capabilities



Launching a New Bank with end to end modernization



3 2 Cloud Deployments of which 1 1 in EMEA
 BARCLAYS | GIBRALTAR BANK | SAXO PAYMENTS | WEATHERBYS | SMTB | ARBUTHNOT |



Elevating corporate credit management

Digital transformation in Corporate lending



Andras Jurak

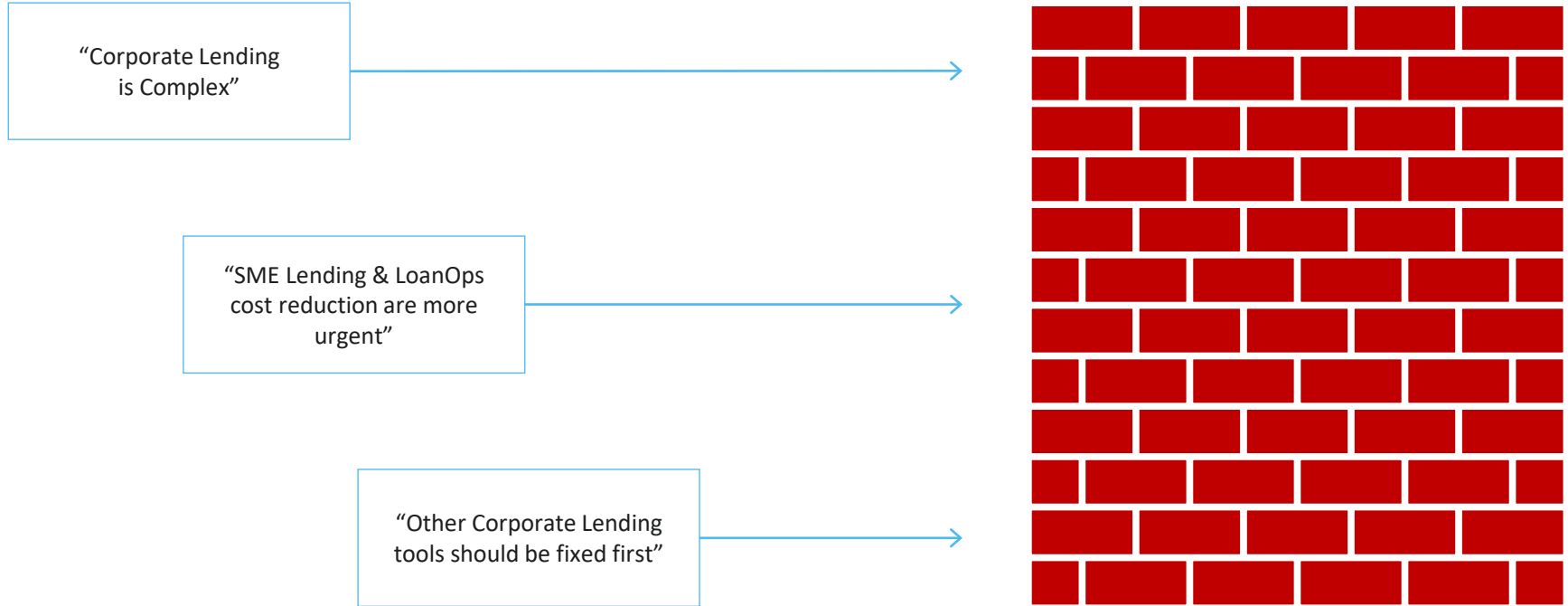
Lead Solutions SME - Digital
Banking and Payments, Oracle



Digital transformation in Corporate lending is behind the Curve_



Why has Corporate Lending Been De-Prioritized?



Why is Corporate Credit Getting a Fresh Look?_

01

The Digital Journey of the Borrower Mirrors the Bank's

In corporate lending, the firm across the table is often as large and complex as the bank itself.

These firms are on their own digital journey and know what's possible and what it takes to achieve that possibility.

They want their bank to support their own digital journey.

02

The Role of the Corporate Treasurer is Changing

Risk management, global liquidity, multi-jurisdictional regulatory complexity – all these tasks are falling ever more under the purview of the Treasurer.

They want a bank that empowers self-solutioning – real-time data access, plug-n-play integration to their chosen tool set, frictionless task execution, etc.

03

Corporate Bankers Follow the Money

Better technology and processes means less back and forth with the client, faster time to close, happier customers – and therefore, more business for the banker.

In today's talent war, a digital edge provides a distinct competitive advantage.

In tomorrow's talent war, a digital edge will be table stakes.

04

Risk Mitigation & Cost Reduction Trends are Coming for Corporate

Corporate lending is getting its own turn under the microscope. Managing renewals, processing annual reviews, active portfolio monitoring – all the complex current-state workflows which underlie these activities are expensive and ripe for transformation.

Credit facility requirements continue to evolve

Corporate Firms

- Digital first, omni channel support
- Real time visibility
- Portfolio views

Next Gen.
Experiences

- Efficient usage of collaterals
- Optimal valuations
- Efficient usage of credit across business

Optimize **Credit**
Ingestion

- Application to Post sanctions
- Facility, Collaterals & Covenants LC support

Digital Life Cycle
Management

- Faster processing
- Faster exception resolution
- Proactive notifications

Quicken Operational
Pace

Banks

Enhance
Digitization

- Process driven Operations
- Transaction accelerators
- Information insight driven operations

Centralized Limits,
Collaterals &
Covenants

- Single source of truth
- Real time information
- Proactive credit management

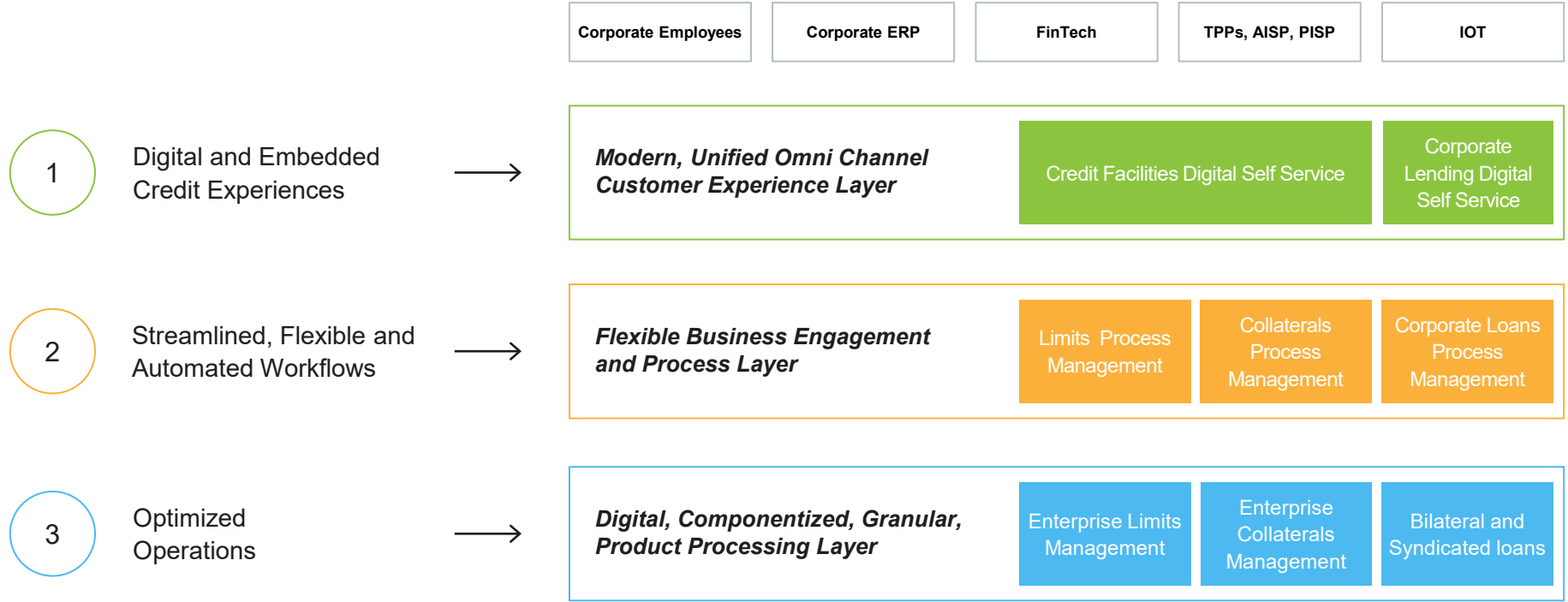
Credit Policy
Adherence

- Digital policy driven sanctions, monitoring
- Subjective to objective
- Greater predictability

Exposure
Monitoring

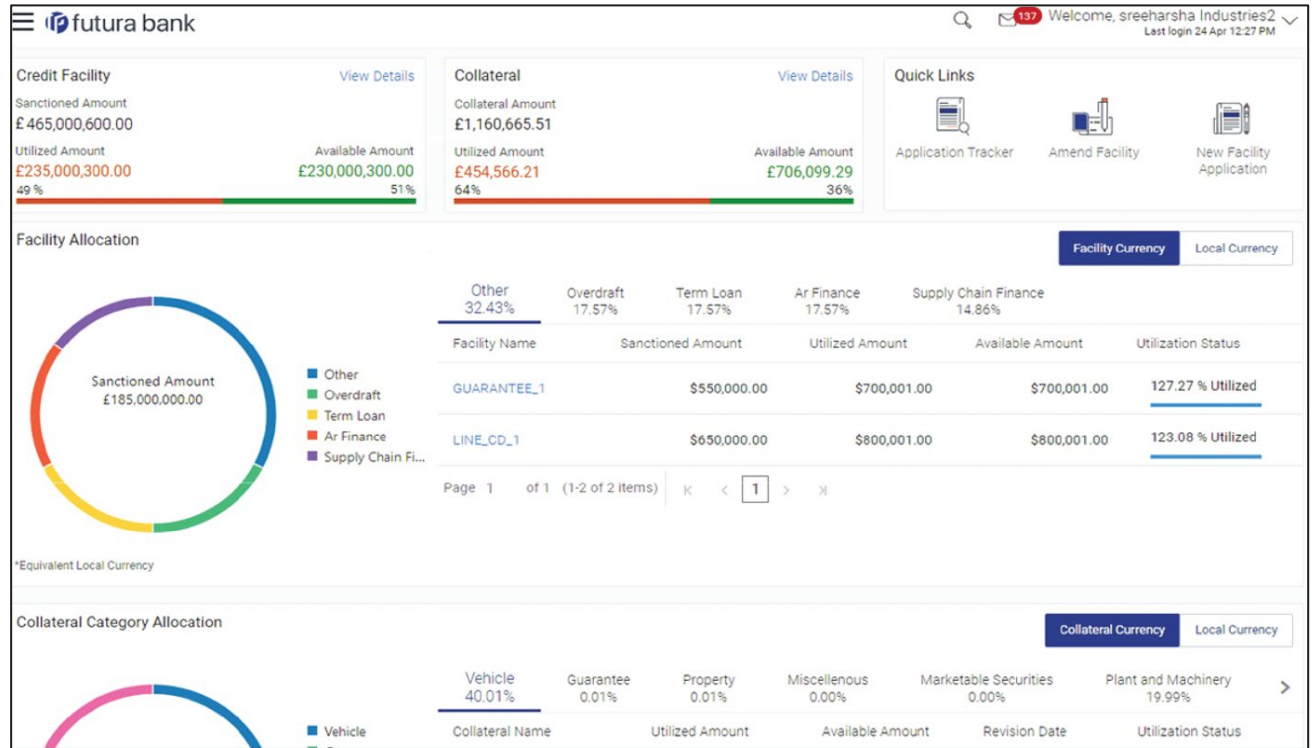
- Multidimensional exposure management
- Real time views
- Headroom checks at the time of sanction

Drive front to back transformation of credit facilities with Oracle



Empower corporates to digitally manage credit facilities

- ✓ Digital Self-service management from **Application to Sanction**
- ✓ Improved **control**
- ✓ Faster **processing**
- ✓ Easy **tracking**
- ✓ **Self-tailored** credit facilities
- ✓ Improved **decisions**
- ✓ Extend credit self service to **3rd party touch points**
- ✓ **Embed 3rd party services** within digital channels



Streamline the complete credit processing lifecycle_

Rapid Customer Onboarding

- Quick initiation for single, group and financial institutions
- Questionnaire based KYC verification and checks
- Enrichment of financial profiles
- Review by customer and capture of comments
- Party Recommendation decision
- Party Approval by criteria

Credit Facilities

Proposal	Amendment
Facility Closure	Proposal Evaluation
Proposal Restructuring	Proposal Handoff
Credit Exception	Post Sanction

Policy

Definition	Exceptions
Limits Definition by parameter	Met and Breached Policy Views

Collateral

Evaluation	Perfection
Review	Release
Liquidation	Insurance
360 View	

Covenants

Capture	Definition
Types	Linking at Multiple Levels
Compliance	Tracking

✓ **Simplified** workflows

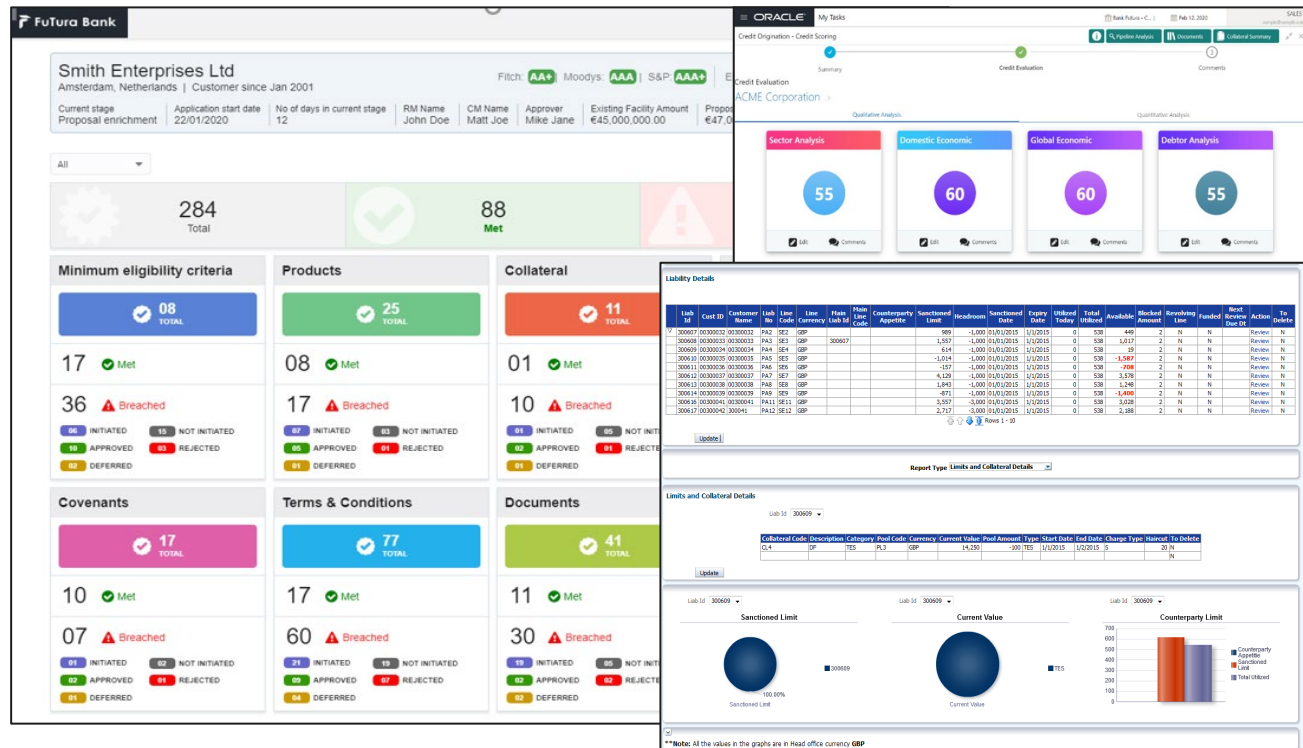
✓ **Accurate** appraisals

✓ **Accelerated** processing











✓ **Enhanced** tracking

Enable bankers to drive optimal growth of credit facilities

- ✓ **Configurable workflows** for all collateral processes
- ✓ **STP and automation** to accelerate lifecycle management
- ✓ Robust operational risk control with **quantitative, qualitative** and **economic dependency** analytics
- ✓ **Persona based UX** for RMs, Credit Managers, Underwriters, Approvers
- ✓ Role specific **360-degree dashboards** and **real-time alerts**

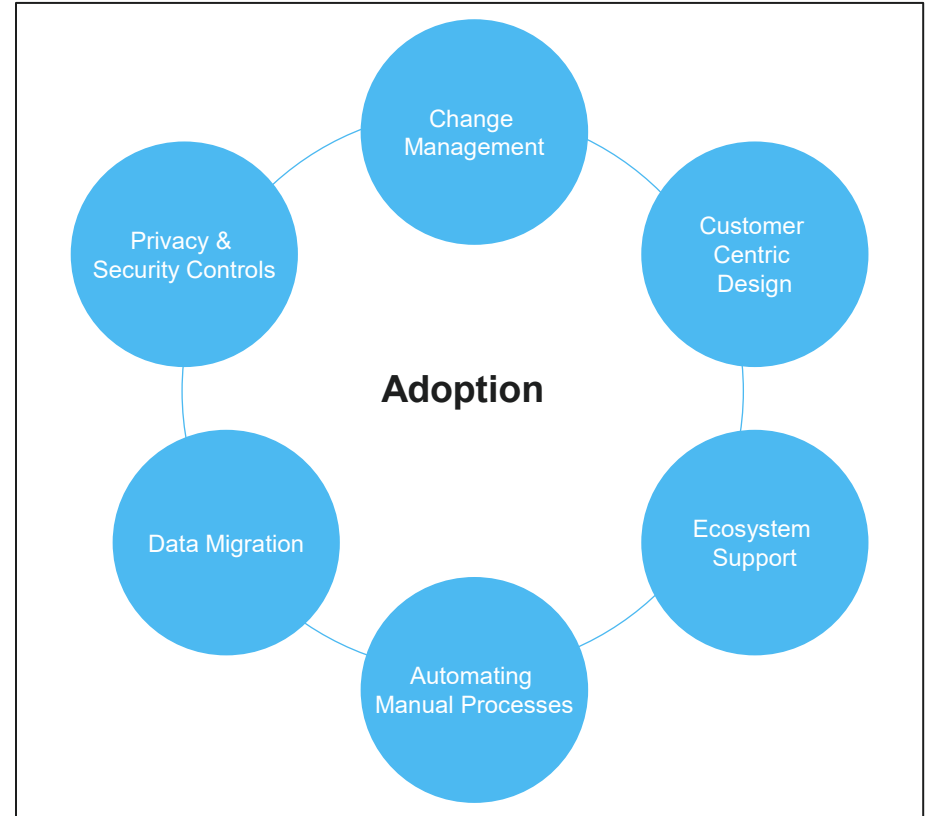


Optimize operations and better manage exposures_

 <p>Comprehensive Collateral Administration and Optimization</p> <p><i>Capture, perfection, valuation, discharge and release, pooling and sharing, covenants, risk evaluation and re-evaluation</i></p>	 <p>Automated Valuation of Collateral, Haircut Computation and Tracking of Security Coverage Covenant</p>	 <p>Manage Multi-Level Limit Structures</p>	 <p>Group a set of Accounts to Share a Single Credit Line or to Pool Collateral</p>	 <p>Manage Exposure on a Global Basis across Product and Business Lines</p>
 <p>Advanced Facilities Administration</p> <p><i>Liability Management, Facility Admin, Utilization Management, Covenant Management, Credit Exposure, Facility Transfer</i></p>	 <p>Aggregated Views across Customer Relationships; Gain Cross-Product and Cross-Asset Views</p>	 <p>Monitor and Track Customer Liability Positions</p>	 <p>Aggregate Utilizations at any Level of the Limit Structure; Monitor Utilization of the Limits in Real-time</p>	 <p>Hierarchical Tracking of Exposure</p>

What Makes for a Successful Corporate Roll-out?_

- Features & Functions Valued by the User
- High Quality Build
- Target State Business Processes Aligned to Platform Design
- Superb Change Management Plan
- Excellent Post-go-live User Support

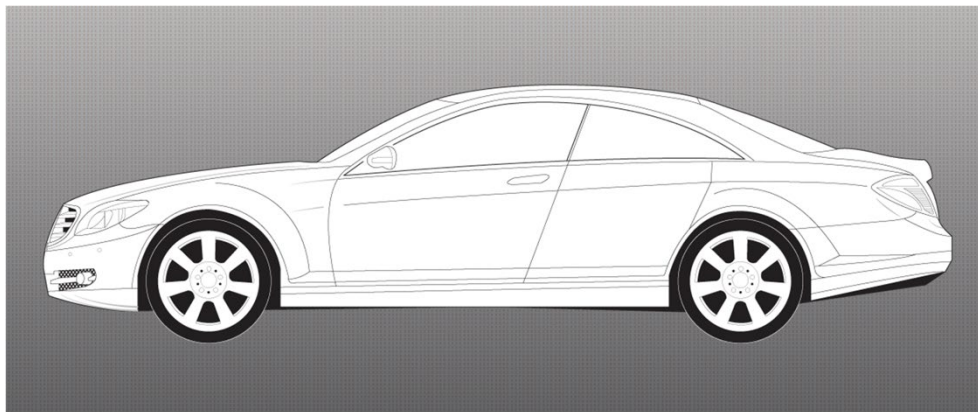


Embracing Core Modernization_

with Oracle FLEXCUBE



IMAGINE BUYING A CAR...



make & model ?

upholstery ?

fuel efficiency ?

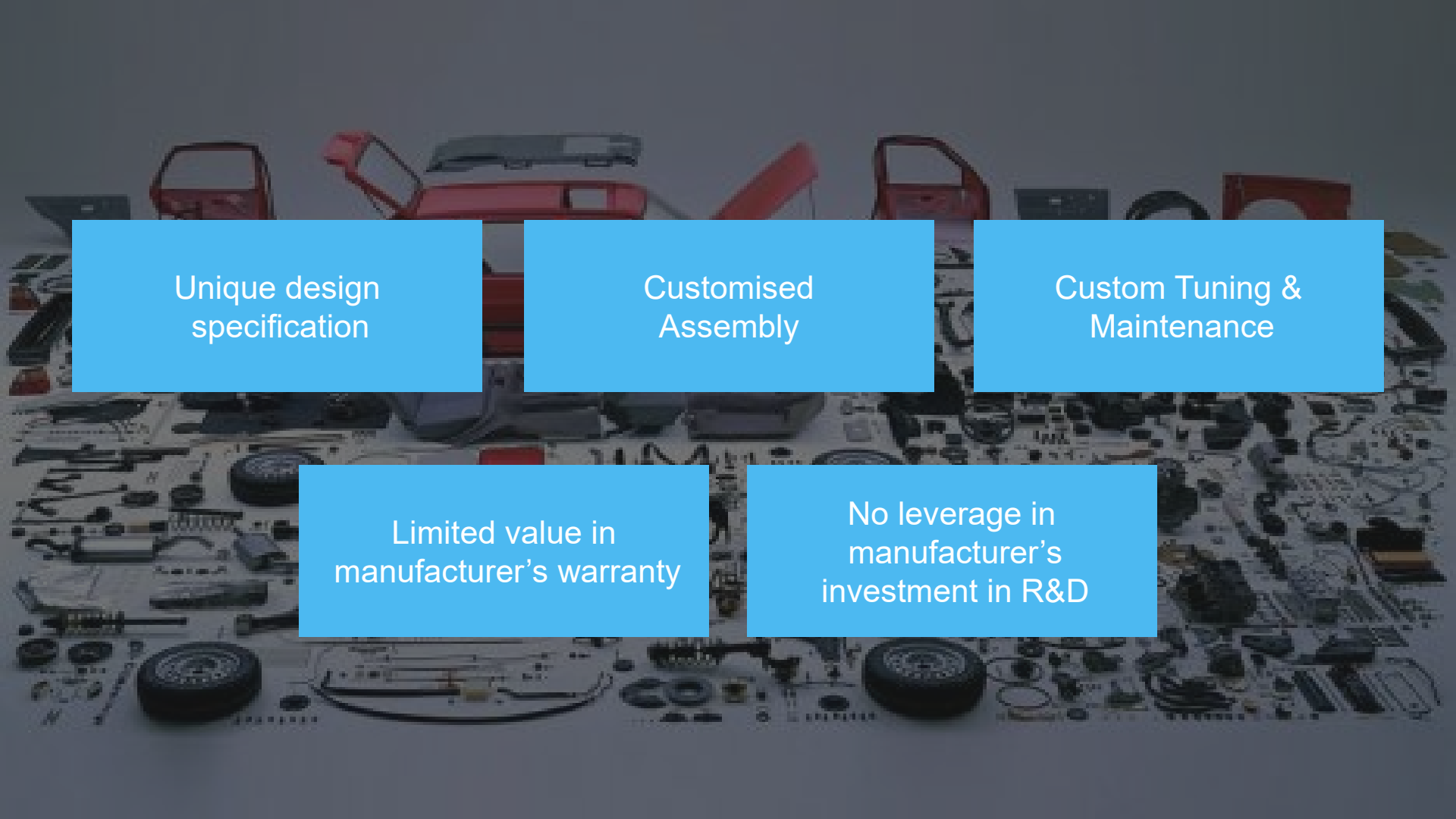
colour ?

options ?

**IMAGINE
BUYING A
CAR...**

**THE WAY
BANKS HAVE
BOUGHT
TECHNOLOGY**





Unique design
specification

Customised
Assembly

Custom Tuning &
Maintenance

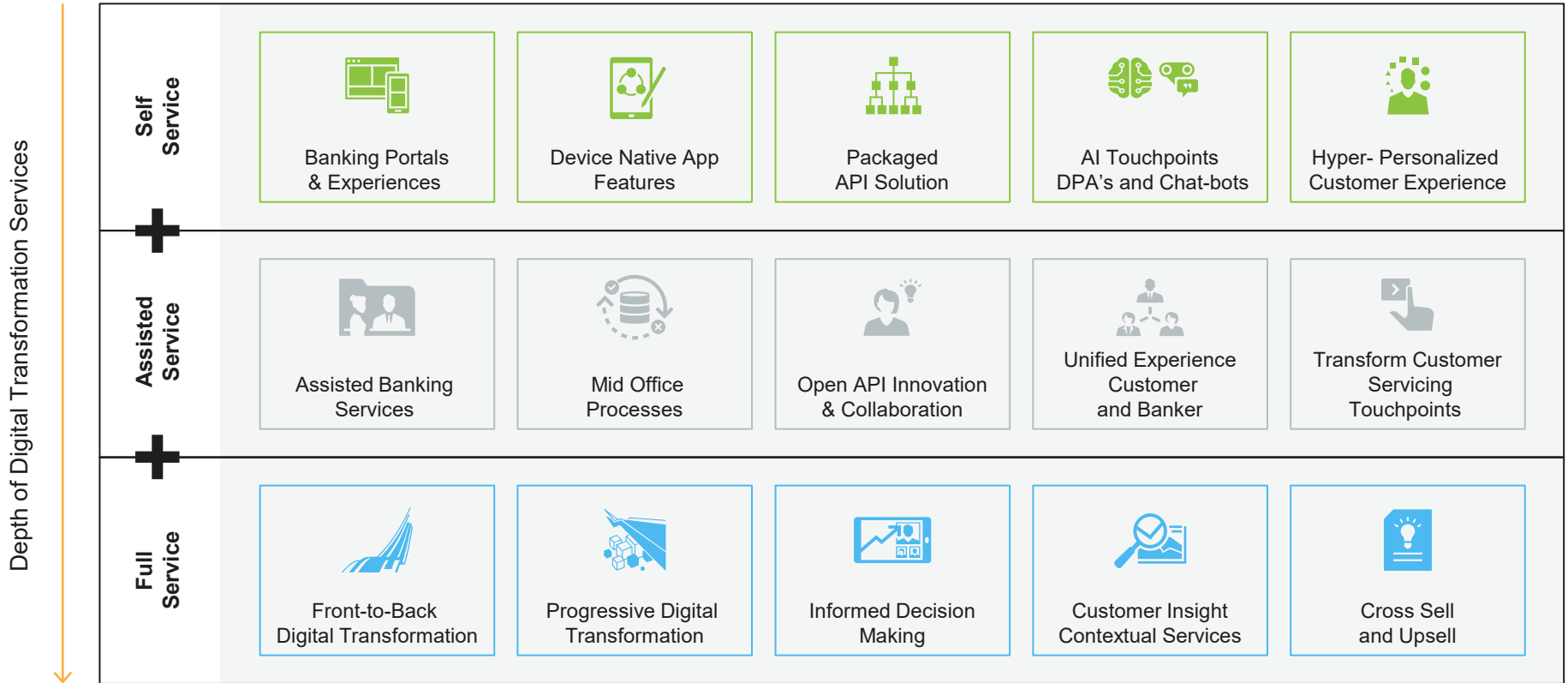
Limited value in
manufacturer's warranty

No leverage in
manufacturer's
investment in R&D

A red car body is shown in the center, surrounded by a vast array of its disassembled parts, including doors, wheels, and various mechanical components, all laid out on a white surface. The scene is dimly lit, with a blue rectangular box overlaid in the center containing the text "And when it breaks down...".

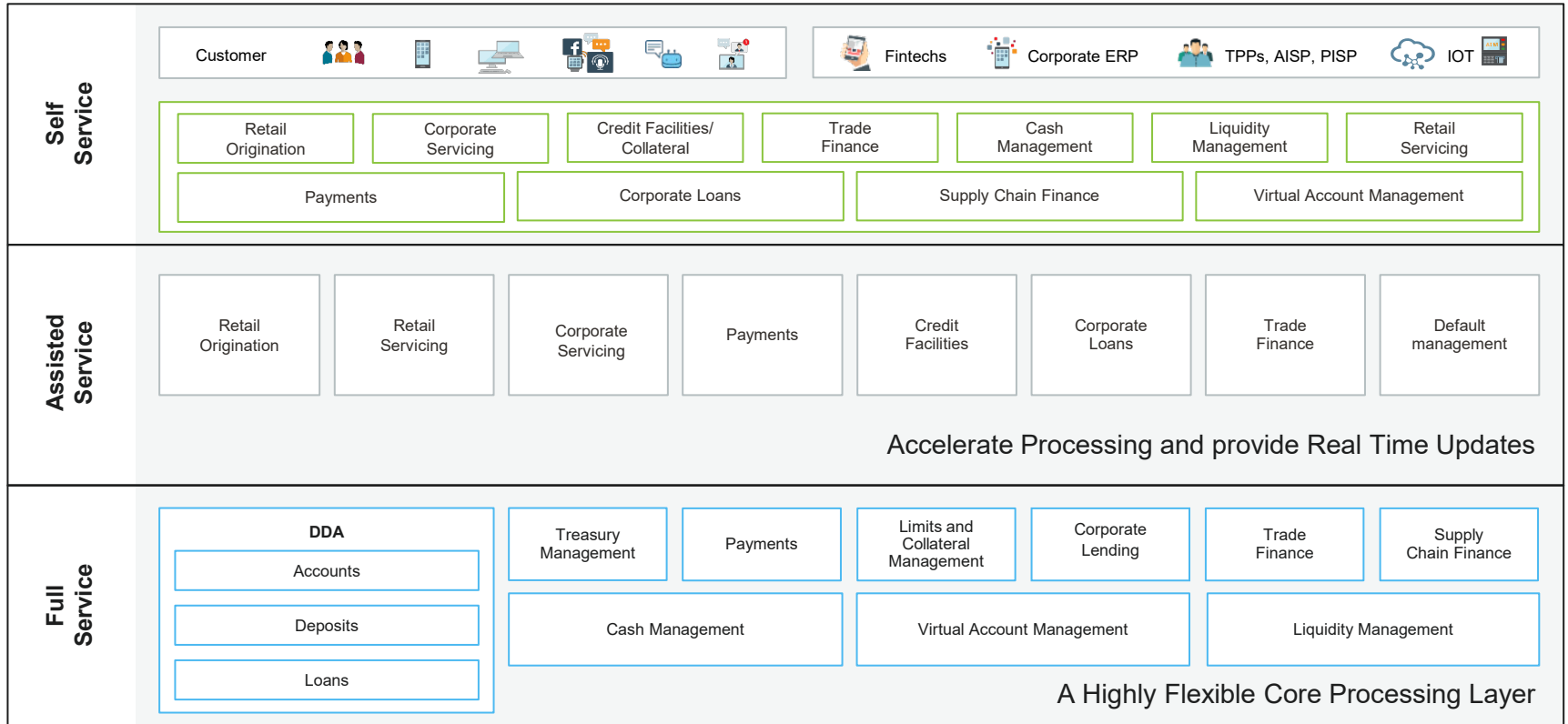
And when it breaks down....

What does Transformation Mean to You?_



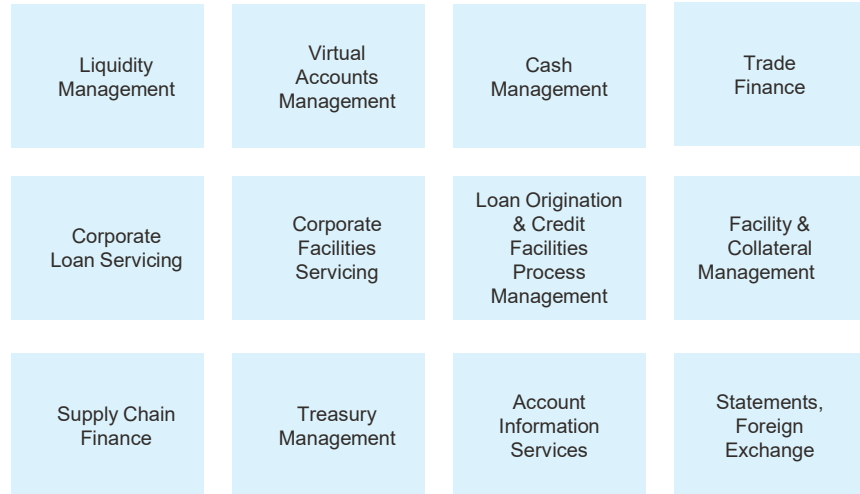
No Matter Where You are in the Journey, We've got You Covered

Depth of Digital Transformation Services

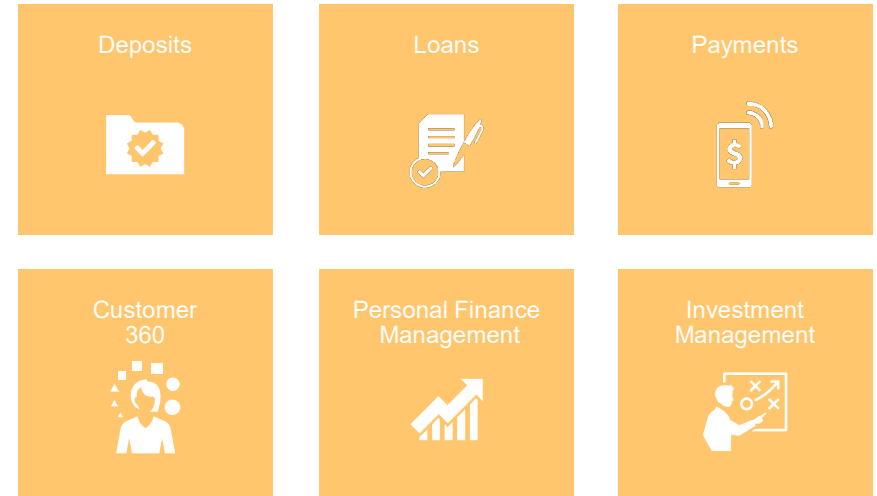


Here's What You Can Expect

Build **better banking relationships** with corporate banking solutions for every customer need



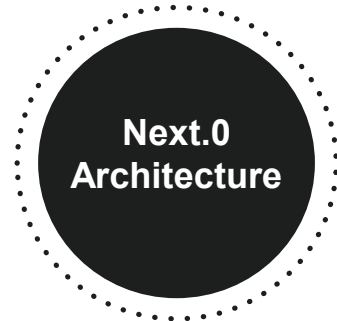
Deliver an **exceptional experience from acquisition to retention** and everything in between



Oracle Banking's Next.0 architecture_

Domain Driven Microservice Fabric

- Ground-up development
- Rationalized re-usable domains
- Extensibility thru configuration
- APIs and separation minimize disruption



True Cloud Native Platform

- Consistent Service Framework
- CI/CD Pipeline & Low code Development
- Data & Doman Dictionary
- Rapid Customer Provisioning
- Built-in Monitoring & Observability



Persona Driven Intuitive User Journeys

- Journey based Responsive UI
- Multiple configurable experiences
- Fully compliant Redwood project

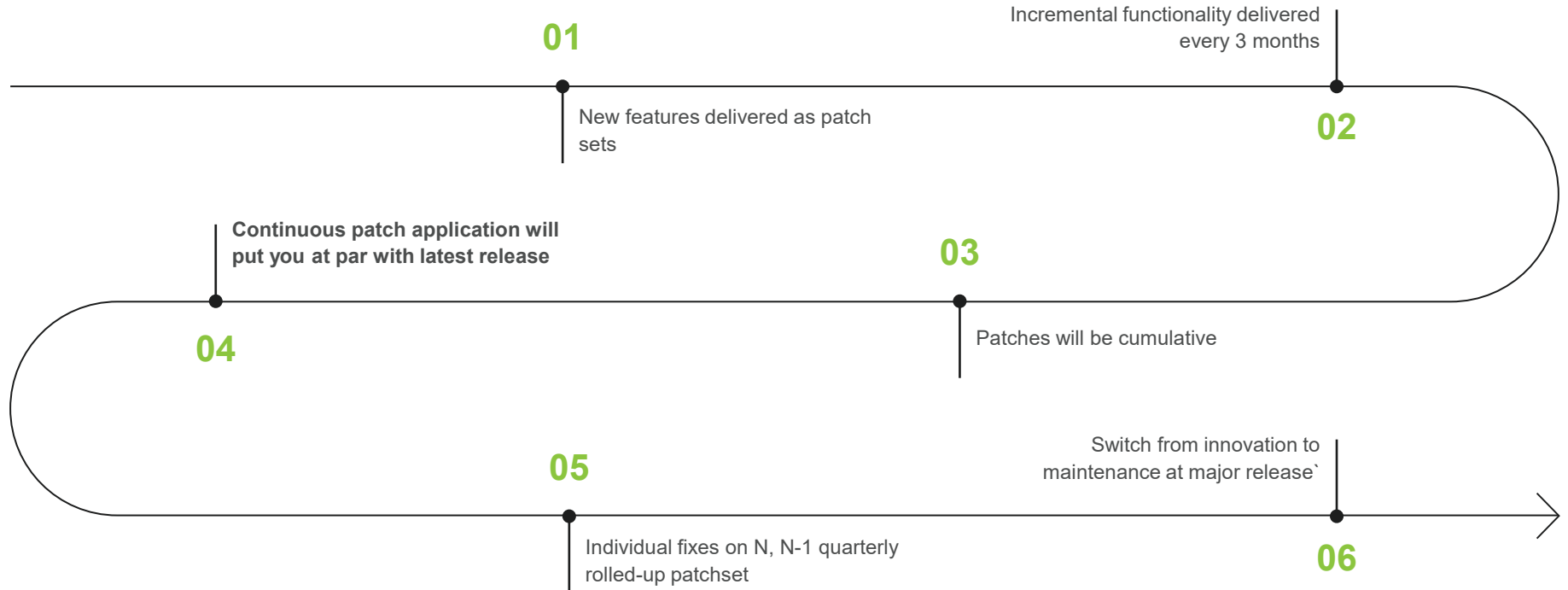


API First, Ecosystem Aware

- Connects many Banks and Insurers to many Suppliers
- Pre-integrated live connections to Suppliers
- Consistent API patterns for integration



Highlights: Continuous Innovation Path_



Point solutions for Modern Banking

Digital Experience, Originations, Payments



Our Roadmap for Better Banking_



Open Componentized Architecture

Quick Wins



Innovation Built-in

“Faster Buzz to Biz”

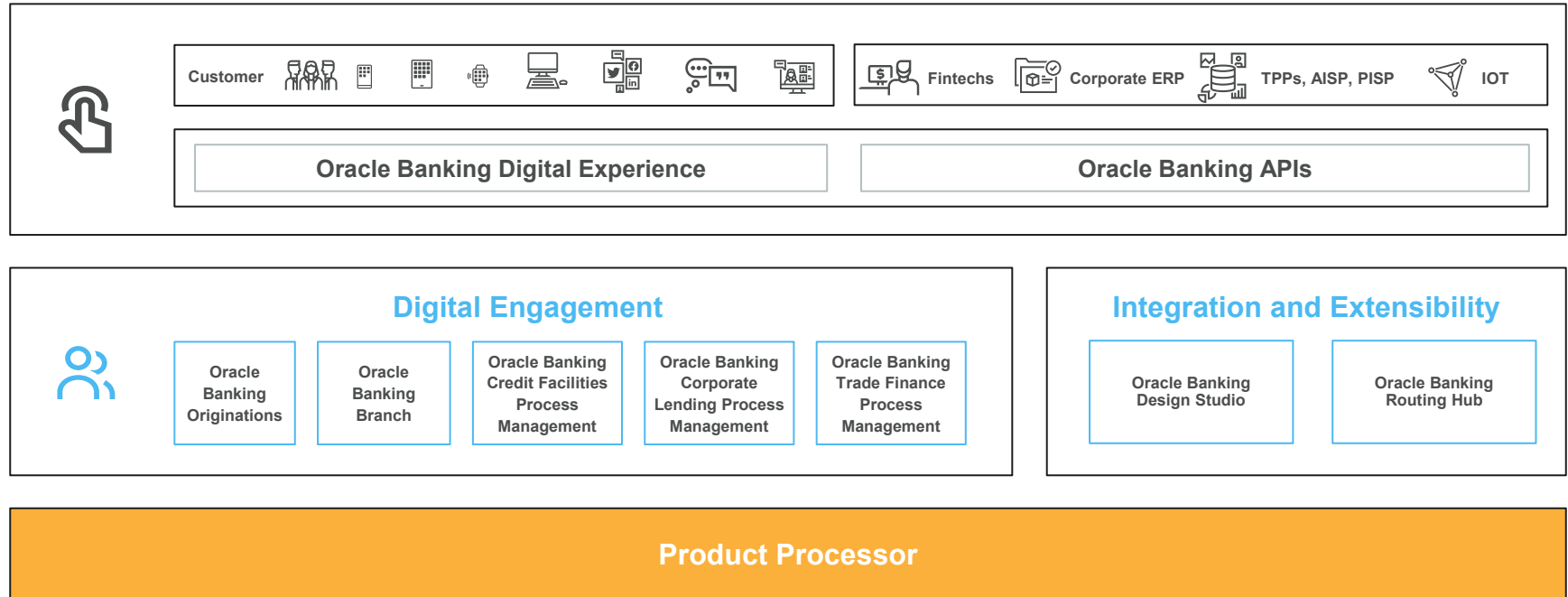


Business Capabilities On the Cloud

Adoption Choice

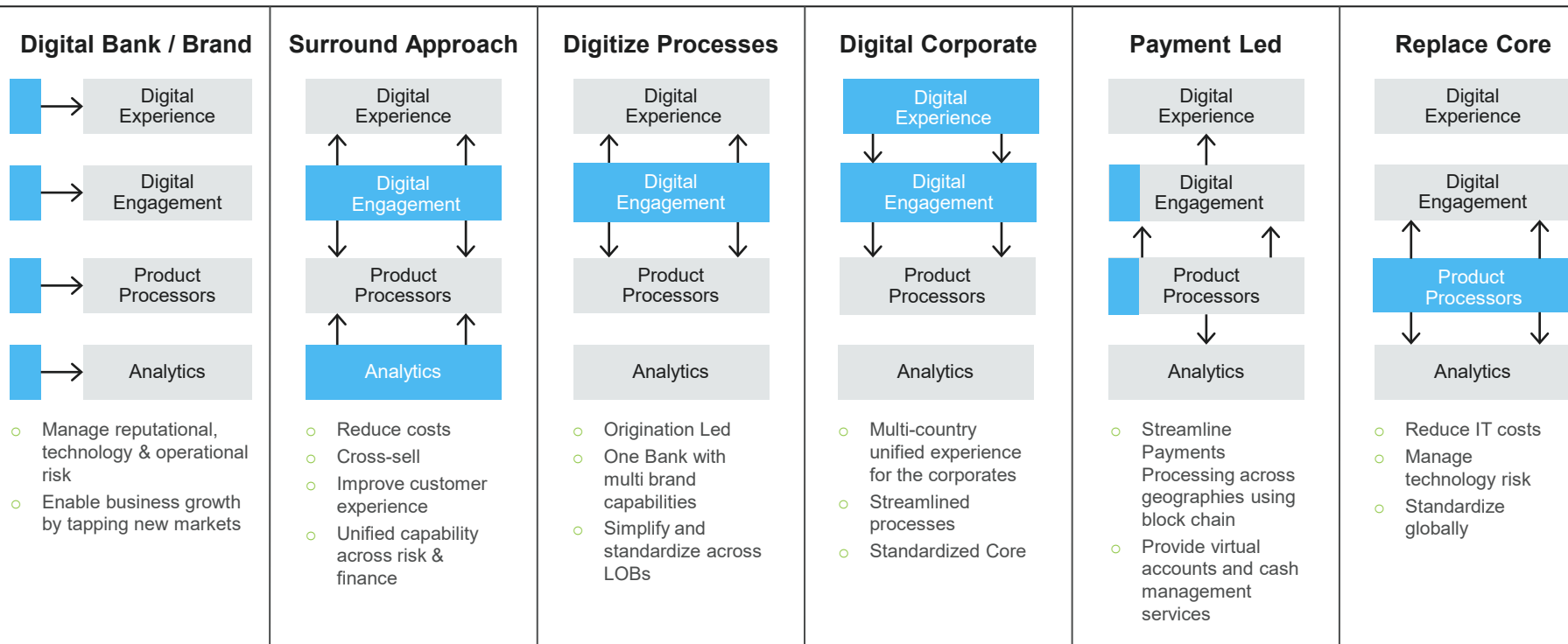
The Oracle Digital Suite to transform to Immersive Banking

Oracle Digital Banking Engagement Platform



Oracle enables multiple progressive transformation paths

Based on Bank's business priorities and risk appetite



Oracle Digital Banking for Retail and Corporate

01

Channel Agnostic Contextual Omni Channel Banking backed by **Well Thought Through UX Principles**

02

1800+ Well Documented OpenAPIs for jump starting **Digital Ecosystem**

03

Banking Domain Ready solution for faster rollout backed by **Complex Workflow Management** and **Persona Centric Experiences**

04

Robust Common Services Framework enabling true backbone to Omnichannel services

05

True Multi Entity providing for Multi Country Corporate Experiences

06

Continuous Innovation and Agility backed by **Robust Low Code Toolkit**

Seamless Interactions
Across Channels

Banking as a Service

Customer Insights & Self
Service

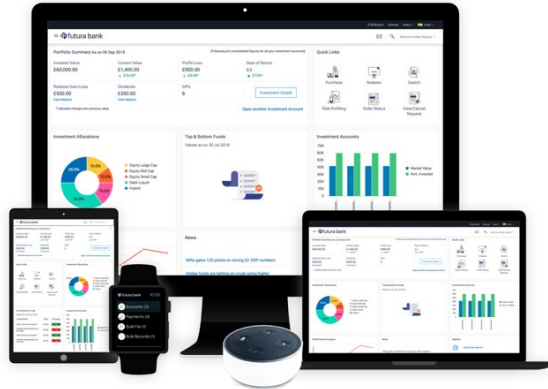
Differentiated Customer
Experience

Digital Ecosystem &
Partnerships

Truly Omni Channel & Contextual, Consistent Experiences

Leverage & Innovate

Option 1: Leverage Oracle Omni Channel Platform and Innovate



Buy & Build

Accelerated Customer Journeys Enablement

Option 2: Build Your Own and Consume the Omni Channel API Foundation Services



Omni Channel Foundation

2100 + Open APIs

Build on Omni Framework

Build your customer journeys from scratch

APIs for Everything, Leverage Industrialized Framework for Open Banking

Unlock Value of Ecosystem Partnerships

2100 + Well Documented APIs

GET	/accounts/demandDeposit/{accountId}/statements	Lists the adhoc statement summaries related to a user.	🔒
GET	/accounts/demandDeposit/{accountId}/interest	List the Demand Deposit Interest	🔒
GET	/accounts/demandDeposit/{accountId}/transactions	Fetches the transaction activity for the demand deposit account.	🔒
GET	/accounts/demandDeposit/{accountId}	Fetches the details of a demand deposit account.	🔒
GET	/accounts/demandDeposit	Fetches the list of demand deposit accounts.	🔒
POST	/accounts/deposit/{maturityAmount}	Fetches maturity amount of a deposit	🔒
GET	/accounts/deposit/{accountId}/payInInstructions	Fetches pay in details of deposit	🔒
GET	/accounts/deposit/{accountId}/redemptIons	Fetches redemption details	🔒
POST	/accounts/deposit/{accountId}/redemptIons	Redeems a deposit account.	🔒
GET	/accounts/deposit/{accountId}/payOutInstructions	Fetches the pay out details of a deposit	🔒

Banking-as-a-Service


Aggregator


Open Banking

Distributor

Leverage Oracle's Fintech Market Place for Co-Innovation

Artificial Intelligence, Big Data	UNSCRAMBL, Intelligent Chat Bots, novastone, sasqa, IDOLOGY, Originations, Chekk
Marketplace, Open Banking	UPSWOT, Savings Marketplace, reflow, MYTREASURY, ff., WEALTH HUBRATE, traity, perx, Galize, Digital Notary
Business Banking	happay, Accounts Payables/ Receivables, FundPark, Ledger Now, Comptel, Regtech, Risk and Compliance
Retail Banking	Saplens, KapitalWise, Lifesaver, SMART SAVE LIFE, teknoSPIRE, OZOW Payments, Nuclei, VEEMP Digital Marketing

 Consent Management

 OAUTH 2.0

 TPP Management

 Standards

Online Origination with inbuilt KYC

- Enables instant account opening
- Reduces customer abandonment rates considerably
- Enables banks to meet strict requirements on KYC compliance
 - ML Based National ID verification
 - Deep Learning/OCR capabilities for automatic form filling
- Reduces online frauds
 - Google Maps Integration
 - QR Code Scan, Touch Screen Signature
- Real-time Assistance with Oracle Cloud Live Experience
- Video/Audio call with screen share option
- Customers can connect and share screen with Bank
- Self-Service verification available using Selfie with liveness check

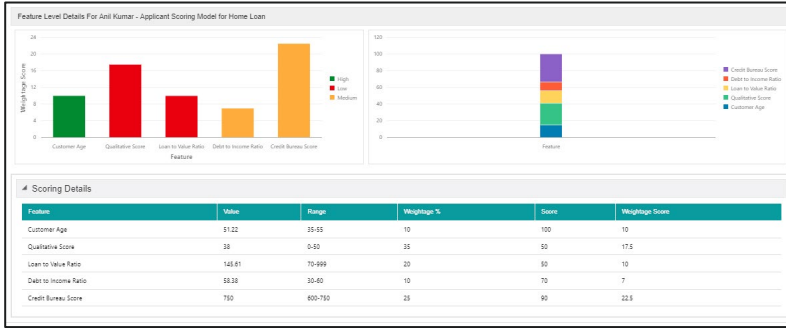


Automatic Rule Based Decisioning, Faster Time to “Yes”

Faster Time to Yes

Score Card Priority

Auto Decisioning



Pricing Variations Based on Customer Risk Attributes

Risk Based Pricing

Scorecard

01

02

Rule Based Scoring Model

03

04

Auto Decision Recommendation
Recommendations Based on Scorecard

Expression Builder

+ Add Expression

Facts - PRODUCTCODE - TEXT - HMLN01

Output

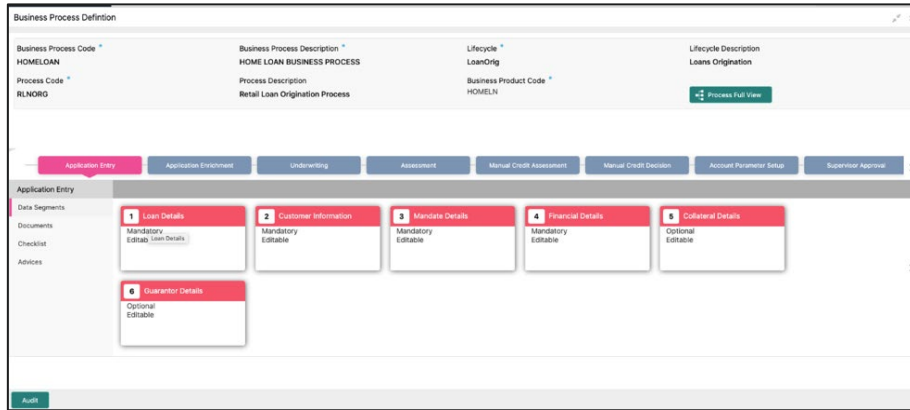
TEXT TRUE

Expression

When (PRODUCTCODE == 'HMLN01')

Output TRUE

Drag & Drop Based Process Designer



Easily extend any layer of orchestration

Workflow Service	Task Service
Decider Service	Queue Service

Drag & Drop Process Designer
**Improve operational
efficiencies with
streamlined
workflows**

Tailored to Meet Multi-Dimensional Requirements of Banks

Industry-Ready and Scalable Solution for Enterprise-Wide Deployment

Universal payments hub supporting multiple payment types on a native ISO 20022 architecture

Supports seamless ecosystem connectivity through function rich, consumable business APIs and pre- integration with product processors and analytics

Factory shipped out-of-box support for more than 15 major payment networks/ schemes including SWIFT and SWIFT gpi

Flexible architecture designed for seamless configurability and extensibility for new networks/ schemes

Built for operational efficiency with robust queues, dashboards and STP management



Seamlessly Transition to ISO20022 with Oracle_



Enterprise wide standardization on ISO20022

Improved end to end systemic risk. Better Liquidity and credit risk control



Fraud Control

Improved identification of structured financial fraud due to better data insights



Harmonization

Efficient cross border flows. Better correspondent banking relationship



Rich Data Analytics

Data driven end user services. Informed decisions. Better governance



Improved STP

Reduce points of failure in the Payments system. Better reconciliation and better processing rates



Competitive

Faster go-to-market. Early adoption and better ecosystem connectivity

Implementation of Instant payments in FLEXCUBE



Hanna Bolhova

Business Analyst,
Infopulse



Nataliia Konoplia

Corporate Business
Analyst, Infopulse



Instant payment system is a system of electronic retail payments that are processed in real-time, 24 hours per day, 365 days per year, where the funds are made available immediately for use by the recipient.

The main goal of establishing an instant payment system is in provision of users with the ability to generate fast, cheap remittances and payments from one payment account to another, using convenient, modern, and innovative access channels and methods of initiating payment transactions.

Why is it needed? An instant payment system will foster the development of the payment infrastructure, meet market and user expectations, promote financial inclusion, and increase non-cash settlements.



Key features of the Instant payment system_



24/7/365 operations availability



Funds can be transferred between users payment accounts



Immediate availability of funds of the recipient for use (crediting the recipient's account)



Instant notification of the recipient regarding credited funds

Approaches of Instant payments implementation in FLEXCUBE_



The first method is to parse the incoming file inside the FLEXCUBE.

This approach involves uploading incoming files to the FLEXCUBE directory, running jobs, performing several checks of a directory, uploaded files against the name and parameters, database tables and their mapping and ultimately successful creation of the contract.

Approaches of Instant payments implementation in FLEXCUBE_

The second approach is a newly developed by Infopulse team Java service that is called by API

This is a new Java service that parses files on the fly.

We do not use directories, because the processing of the incoming request is done directly by the new service.

Main features:

A unique mapping system that allows you to parse an incoming request in 1 second.

The new service accesses the standard FLEXCUBE services with all the required data and successfully creates a contract, provides an instant response to external systems.

It allows to complete all the processes of the cycle approximately within **1 second**.

Works with FLEXCUBE processing - **24x7** end-to-end processing of outgoing and incoming Faster/Instant payments



Different types of Instant payments using core banking system Oracle FLEXCUBE and API

After receiving an incoming message on the API side, we parse the incoming XML. FLEXCUBE will check the account to which the transfer should come.

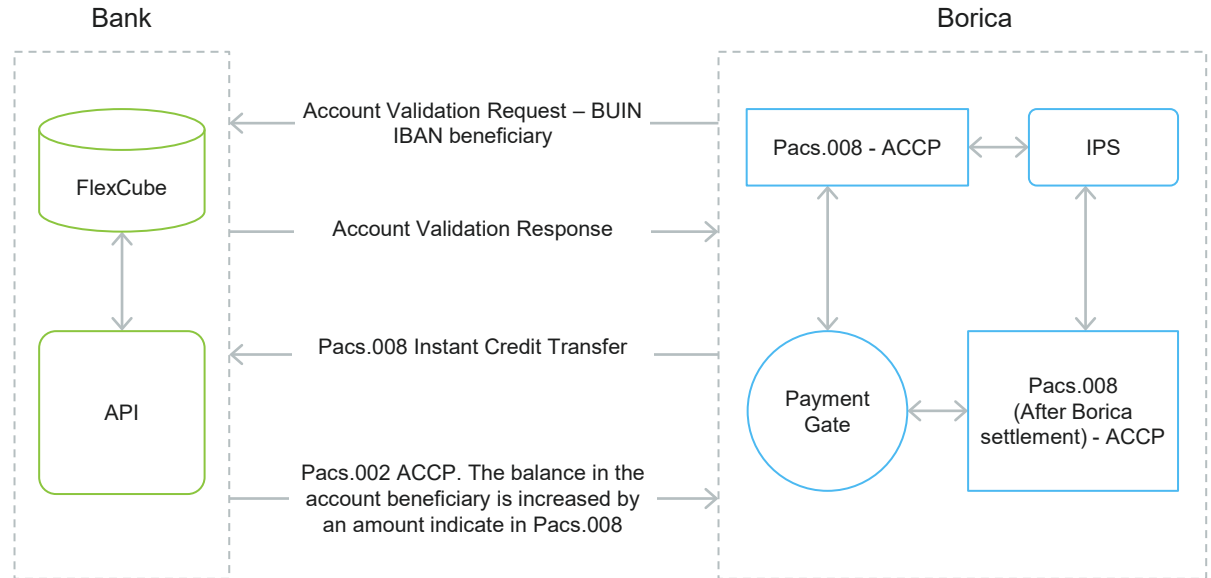
- If the account is not available, FLEXCUBE returns an instant response.
- If the transfer operation is possible, then, according to mapping, we substitute the parsed parameters into the new service FCUBSExtPCService.

On the next stage, FLEXCUBE creates a contract for the corresponding configured product and a financial transaction occurs.

At the end, FLEXCUBE returns a multi-tier response that the operation was performed.

The whole process takes approximately 1 second.

Process schema



**Interaction and operation
with various types of Instant payments using the
Oracle FLEXCUBE core banking system and API**

Detailed information about incoming Message pacs.008

Transaction Input

Reopen Reverse Enter Query

Product Category * IP. Product Code IP P Network BISERA	Contract Reference * 001IPSI23044000N Custom Reference 001IPSI23044000N Source Reference InstrId_BG13	Collection Type RFD Type Product Type Incoming Payment
---	--	--

Main
Transaction Details
Collection Details
Party Details
Message Details
UDF

Message Creation Date Cancellation Id Reject Code Additional Recall Status	Recall Message Reference Recall Message Number Recall File Ref Number	Recall Reject Code Recall Reject Code Originator Name Recall Reject Code Originator Bank
---	---	--

Incoming Message Details

File Reference Settlement Method CLRG	Message ID MsgId_103_BG33 Message Name pacs.008.001.02 Message Creation Date 22-12-2022	Instructing Bank UNCRBGSFXXX Instructed Bank BUINBGSFXXX
--	---	---

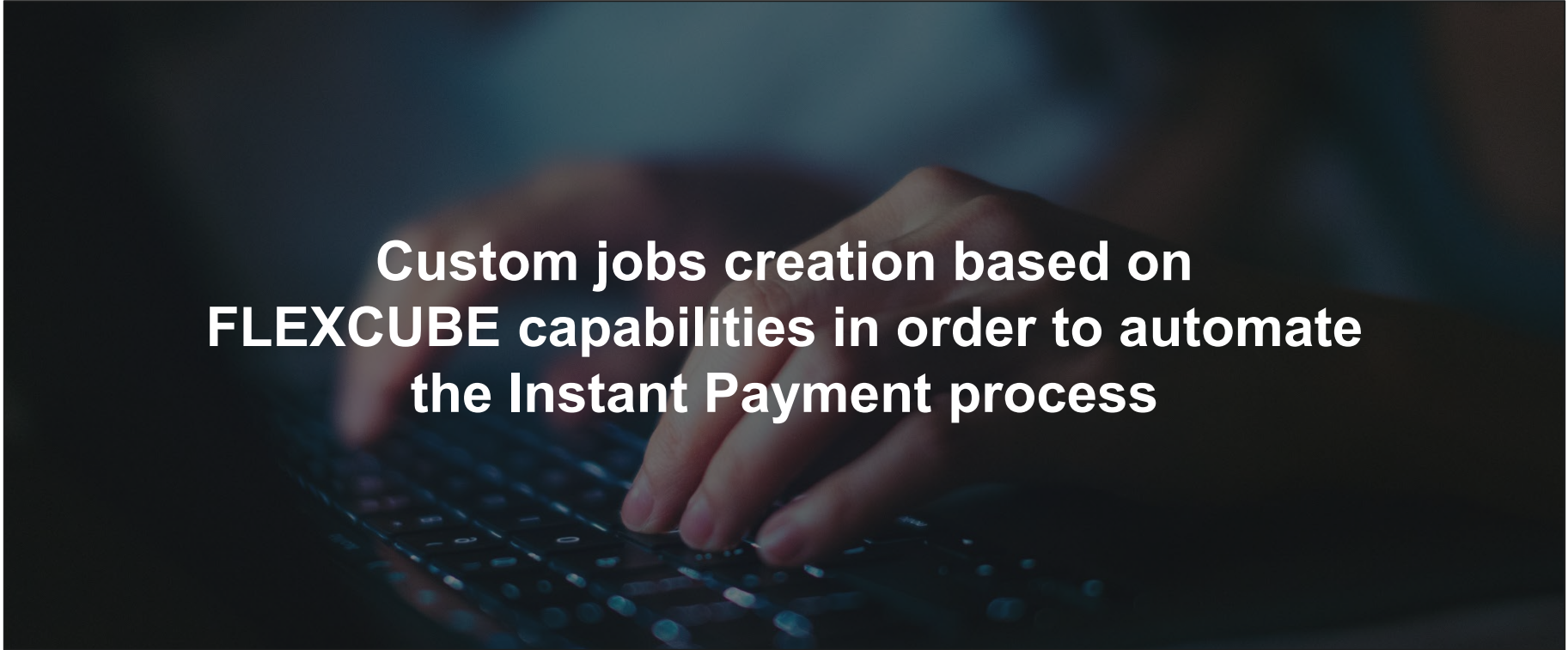
Outgoing Message Details	Original Message Details
Outgoing File Reference Outgoing Message ID	Original Message Name Original Reference Number Original Settlement Date Original Settlement Amount

Input By INSTANT
 Authorized By INSTANT
 Contract Status Liquidated

Date Time 2023-02-13 12:28:52
 Date Time 2023-02-13 12:28:54
 Authorization Status Authorized

Exit

Split Details
Events
Charge
Status
Project Details
Duplication Details
MIS
Tax
Queue Log
Remittance

A hand is shown typing on a keyboard, with the keys illuminated by a blue light. The background is dark and out of focus, suggesting a computer screen or a dimly lit office environment. The text is overlaid on this image.

**Custom jobs creation based on
FLEXCUBE capabilities in order to automate
the Instant Payment process**

Transaction Input

[New](#) [Copy](#) [Close](#) [Unlock](#) [Reopen](#) [Print](#) [Reverse](#) [Rollover](#) [Confirm](#) [Liquidate](#) [Enter Query](#)

Product Category * **Contract Reference *** **Collection Type**
Product Code **Custom Reference** **RFD Type**
 Source Reference **Product Type**
Network

[Main](#) | [Transaction Details](#) | [Collection Details](#) | [Party Details](#) | **[Message Details](#)** | [UDF](#)

Dispatch Details

Dispatch **Dispatch Date**

Recall Message Details

Message Creation Date **Recall Message Reference**
Cancellation Id **Recall Message Number**
Reject Code Additional **Recall File Ref Number**
Recall Reject Code
Recall Reject Code Originator Name
Recall Reject Code Originator Bank

Recall Status

Incoming Message Details

File Reference **Message ID** **Instructing Bank**
Settlement Method **Message Name** **Instructed Bank**
Message Creation Date

Outgoing Message Details

Outgoing File Reference **Original Message Name** **Original Settlement Date**
Outgoing Message ID **Original Reference Number** **Original Settlement Amount**
Outgoing Message Name **Original Source Reference** **Original Settlement Currency**
Message Creation Date **Original Payment Info ID**

Redispatch Details

Redispatch Number **Redispatch Indicator** **Auto Redispatch**
Redispatch Reference **Redispatch Required** **Redispatch Date**

[Split Details](#) | [Events](#) | [Charge](#) | [Status](#) | [Project Details](#) | [Duplication Details](#) | [MIS](#) | [Tax](#) | [Queue Log](#) | [Remittance](#)

Request for Recall Message – camt.056 process flow (FC APIGW)_

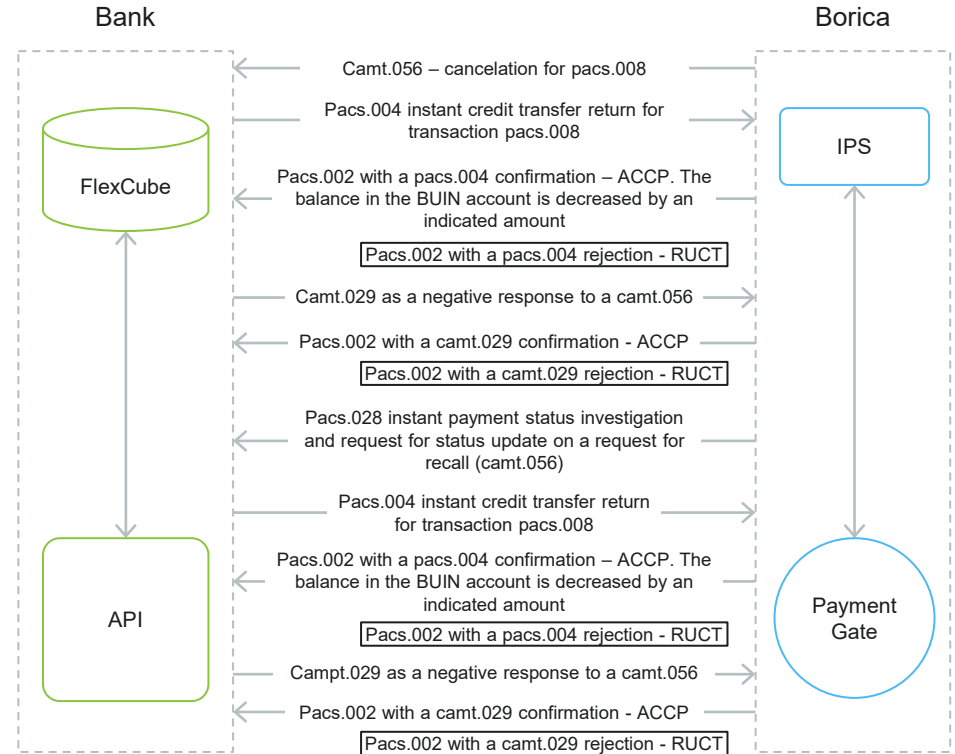
Incoming camt.056 “Instant credit payment cancellation transaction”

To implement this requirement, we needed to create a separate job.

After receiving camt.056 message from Borica, a system automatically creates a contract.

User needs to choose what will be the reply to this Cancellation request:

- If Bank decides to refuse payment return, the user should manually push the “Reopen” button on the contract (incoming camt.056). The system automatically creates the contract (camt.029) as a ‘Reject’ action and posts the status of contracts to ‘Authorized’ for both contracts. Message camt.029 will be automatically generated and sent by JOB to the endpoint /message.
- Bank decides to accept payment return, the user should manually push the “Liquidate” button on contract (incoming camt.056). The system automatically creates the contract (pacs.004) as an ‘Accept’ action and posts the status of the contracts to ‘Unauthorized’ for both contracts.



Displaying the necessary information on payments in FLEXCUBE

Transaction Input

New Copy Close Unlock Reopen Print Reverse Rollover Confirm Liquidate Enter Query

Product Category * IPIC Contract Reference * 001PIC230080009
Product Code IPS3 Custom Reference 001PIC230080009
Network BISERA Source Reference

Collection Type Request for Debit
RFD Type Full Payment
Product Type Incoming Collection

Main Transaction Details Collection Details Party Details Message Details UDF

UDF Details

<input type="checkbox"/>	Name	Description
<input checked="" type="checkbox"/>	Instr_Id	InstrId_BG31
<input type="checkbox"/>	EndToEndId	EndToEndId_BG31
<input type="checkbox"/>	Txid	TXID_BG31
<input type="checkbox"/>	DBTR_PstAdr	040404_1
<input type="checkbox"/>	CRDTR_PstAdr	050505_1
<input type="checkbox"/>

Payment parameters that need to be received and sent when processing files are available for bank's users using user-defined fields and Remittance form.

This functionality of the FLEXCUBE allows you to store all the required information related to payments details and use predefined options.

Transaction Input

Remittance

Contract Reference No 001PIC230080009

Payment Details (Unstructured)

Payment Details 1 cmsgboapvfuwmxgqeqham
adnbar ssf

Payment Details 2 s
fagacmsgboapvfuwmxgqeqo
hamadno

Payment Details 3 sr agig
Voomsgboapvfuwmxgqeqoha
mad

Payment Details 4 ntsr

Payment Details (Structured) Structured Invoicer Details

Remitter Info Reference Reference
Remitter Code SCOR
Remitter Info Issuer Issr
Additional Remittance Info

Reject Code process




After the system has created the contract (incoming camt.056) based on the received camt.056 and the Bank decides to refuse payment return, user should manually push the “Reopen” button on the contract.

User needs to input:

- Activation Date
- Choose Reject Code from the following options:
 - CUST - Recall by Customer
 - AC04 - Closed Account Number
 - AM04 - Insufficient Funds
 - LEGL - Legal Decision
 - NOAS - No Answer from Customer
 - NOOR - Original Credit Transfer never received
 - ARDT - Already Returned Transaction

Transaction Input

Reject

Activation Date	05-01-2023	
Refund Type	<input type="text"/>	
Reject Code *	LEGL	
Reject Detail	Legal Decision	
Reject Code Additional	Additional INFO	
Interest Amount	<input type="text"/>	
Reject Originator Name	<input type="text"/>	
Rejected Original Bank	<input type="text"/>	
	<input type="checkbox"/>	Dispatch Required

Source reference

The system automatically creates the contract (camt.029) as a 'Reject' action and posts the status of the contracts as 'Authorized' for both contracts (camt.029 and camt.056).

The contract (camt.029) has the Source reference equal to the contract (camt.056) reference number.

Transaction Summary

Save Refresh Reset Clear All Details

Recommended Fields(Atleast input one field with minimum character(s) as mentioned in bracket)

Contract Reference(3) [?](#)

Source Code(2) [?](#)

Product Category(2) IP% [?](#)

Account Number(4) [?](#)

Branch Code(2) [?](#)

Network(2) [?](#)

Customer Number(4) [?](#)

Customer Consolidation Reference(3) [?](#)

Optional Fields

Source Reference 001PIC230060009 [?](#)

Custom Reference [?](#)

Product Code [?](#)

Authorization Status [?](#)

Product Reference Number [?](#)

Their Reference [?](#)

Batch Number [?](#)

Priority [?](#)

Input Branch [?](#)

Records per page 15 1 Of 1 Go Lock Columns 0

<input type="checkbox"/>	Contract Reference	Branch Code	Source Code	Source Reference	Their Reference	Custom Reference	Network	Batch Number	Product Category	Product Code	Priority	Customer Number	Bank Code	Account LCF	Accou
<input type="checkbox"/>	001IPRC230060022	001	MANUAL_REJT	001PIC230060009	TXID_BG31	001IPRC230060022	BISERA		IPRC	IPSS		000200246	BUIN9561	94BUIN95611000366801	001

Outgoing pacs.004

After the system has created the contract (incoming camt.056) based on the received camt.056 and the Bank decides to accept payment return, the user should manually push the “Liquidate” button on the contract (incoming camt.056).

The system automatically creates the contract (pacs.004) as an ‘Accept’ action and posts the status of the contracts as ‘Unauthorized’ for both contracts.

For the such contract accounting entries and operations on balances in the system will be automatically performed.

The screenshot shows a web-based form for entering transaction data. The form is organized into several sections:

- Transaction input:** Includes menu options (New, Copy, Delete, Unlock, Print, Authorize, Enter Query) and a search bar.
- Contract Reference:** 001IPIC23006000G
- Collection Type:** Request for Debit
- RFD Type:** Full Payment
- Product Type:** Incoming Collection
- Product Category:** IPIC
- Product Code:** IPS3
- Custom Reference:** 001IPIC23006000G
- Source Reference:**
- Network:** BISERA
- Main:** Transaction Details, **Collection Details** (highlighted), Party Details, Message Details, UDF
- General Collection Details:** Creditor ID, Agreement ID, Debtor Category
- Mandate/Agreement Details:** Sequence Type, Sign Date, Amend Indicator, Amend Type, Original Mandate ID, Original Debtor Account, Original Debtor Bank
- Creditor Scheme Details:** ID, ID Type, ID Value, Scheme Type
- Original Creditor Scheme Details:** ID, Name, ID Type, ID Value, Scheme Type
- Other Details:** Collected Amount (0), Related Transaction (001IPIC23006000G), Response Date (27-01-2023), Response Advice Required (No), Response Advice Basis (Event Date)
- Footer:** Split Details | Events | Charge | Status | Project Details | Duplication Details | MS | Tax | Queue Log | Remittance
- Input By:** INSTANT
- Authorized By:** INSTANT
- Date Time:** 2023-01-06 17:20:49
- Contract Status:** Liquidated
- Authorization Status:** Unauthorized

A close-up photograph of a hand pointing at a document. The document contains various charts and graphs, including a line graph with multiple colored lines and a bar chart with red and blue bars. The background is slightly blurred, showing more of the document and some papers underneath.

**Information logging
and access to it 24/7/365**

Solution logging table

We log the following attributes:

- Names of XML files
- Message Timestamp
- Received on/Sent on (date + time)
- In/Out Message CLOB
- Transaction Reference
- FlexCube Reference
- Error code
- Sent to / Received from (BIC code of the Beneficiary / Originator Bank)
- Beneficiary / Originator
- Amount, Currency
- Status

PC_PACS_028_IN_REP_PC_PACS_028_IN_REP [Compatibility Mode] - Excel (Product Activation Failed)

File Home Insert Page Layout Formulas Data Review View Tell me what you want to do... Sign in

Clipboard Font Alignment Number Styles Cells Editing

131

Регистър на pacs_028_in

Дата и час на генериране: 04.04.2023 13:29

Период от дата до дата: 01.03.2023 03.04.2023

pacs_028_in FILENAME	pacs_028_in DATE	pacs_028_in REF_NO	pacs_028_in ERROR	camt_029_out DATE	camt_029_out REASON	camt_056_in DATE	camt_056_in MSG_ID	CONTRACT STATUS
2023_03_28T13_14_05.029.xml	28.03.2023 13:14	001PIC2300500AR				20.03.2023 19:45	TXID_BG27	Liquidated
2023_03_28T13_16_57.102.xml	28.03.2023 13:16	001PIC23005001Y			LEGL		RecallID_BG001	Reject
2023_03_28T13_31_21.1.xml	28.03.2023 13:31	001PIC2300500AR		28.03.2023 13:31	ARDT	20.03.2023 19:45	TXID_BG27	Liquidated
2023_03_28T13_32_49.809.xml	28.03.2023 13:32	001PIC2300500AR		28.03.2023 13:32	ARDT	20.03.2023 19:45	TXID_BG27	Liquidated
2023_03_28T13_33_17.155.xml	28.03.2023 13:33	001PIC2300500AR		28.03.2023 13:33	ARDT	20.03.2023 19:45	TXID_BG27	Liquidated
2023_03_28T14_00_23.217.xml	28.03.2023 14:00	001PIC23005001Y		28.03.2023 14:00	LEGL		RecallID_BG001	Reject
2023_03_30T14_56_56.244.xml	30.03.2023 14:56	001PIC230060010	camt.056 in processing			30.03.2023 14:55	RecallID_BG003	Active
2023_03_30T14_58_00.496.xml	30.03.2023 14:58	001PIC230060004		30.03.2023 14:58	LEGL	28.03.2023 13:51	RecallID_BG088	Reject

Locations

Delivery centers in 5 countries: Poland, Germany, Bulgaria, Ukraine, Brazil



Infopulse Poland (HQ) Łódź

Phone +48 (606) 291-154

Infopulse Germany Frankfurt am Main

Phone +49 (69) 505-060-4719

Infopulse Bulgaria Varna

Phone +359 (876) 92-30-90

Infopulse Ukraine Kyiv

Phone +380 (44) 585-25-00

Infopulse Brazil Rio de Janeiro

Phone +55 (21) 99298-3389

Thank you for your attention!

Contact us:



info@infopulse.com



[/InfopulseGlobal](#)



[/InfopulseGlobal](#)



[/company/infopulse](#)



[/InfopulseGlobal](#)

www.infopulse.com

Call us:

PL +48 (606) 291-154

BG +359 (876) 92-30-90

US +1 (888) 339-75-56

DE +49 (69) 505-060-4719

BR +55 (21) 99298-3389

UA +380 (44) 585-25-00

NL +31 (0)6 51-94-30-24