

Digital Innovation Platform API Marketplace Quick Tour Demonstrator



Safe Harbor Statement

The following is intended to outline our general product direction. It is intended for information purposes only, and may not be incorporated into any contract. It is not a commitment to deliver any material, code, or functionality, and should not be relied upon in making purchasing decisions. The development, release, and timing of any features or functionality described for Oracle's products remains at the sole discretion of Oracle.

Who are you?

Sophie



Sophie is the CEO of a Fintech Company, and she's looking at Oracle to help her

- *Sell to the Oracle Customer Base*
- *Prove the Enterprise Capabilities of her solutions to the Bank*

Mark



Mark is the Head of Innovation of a Financial Services Institution called ZigBank. He needs Oracle's help to

- *Monetize Innovations Faster*
- *Achieve Reach for his own services through Oracle*

Demonstration Flows



Demonstrate to the Fintech

- Sell to the Oracle Customer Base
- Prove Enterprise Capabilities to the Bank

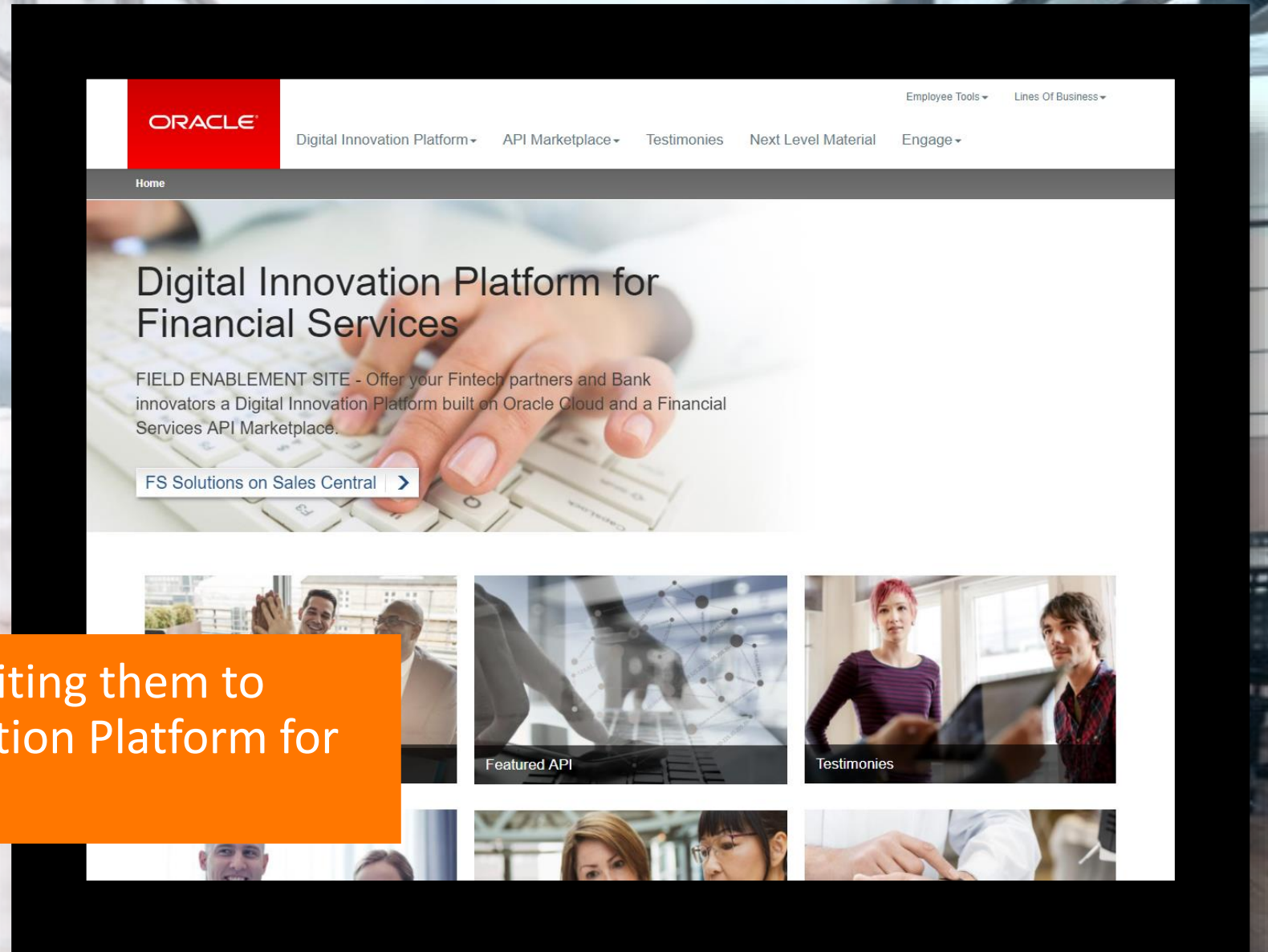


Demonstrate to the Bank

- Monetize Innovations Faster
- Achieve Reach through Oracle

Try live:
<http://bit.ly/gfsi-api-orcl>

Oracle promotes Fintechs by inviting them to participate in the Digital Innovation Platform for Financial Services



- Fintech Partners
- Oracle
- Market Initiatives
- Your Partner's API's Here?

Fintech Partners

Oracle is proud to be associated with a fine selection of Fintech partners. We have personally curated and vetted their API set.

Finaeos

Apiary | Website | Testimony

Finaeos' Fintech Node tools and distributed Core Platform technology combined with Professional and Technical expertise, create a collaborative community within the FinTech ecosystem.

Tags: Fintech, Consulting, API | Geography: Global



IPSoft

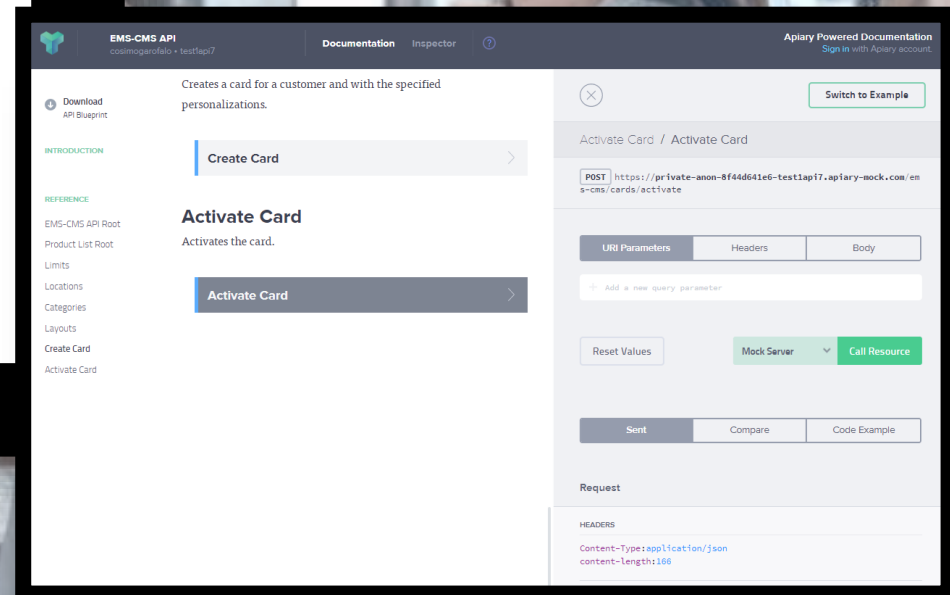
Apiary | Website | Testimony


IPSoft makes it possible to transform business performance through the employment of digital labor. Every day we automate thousands of IT and business processes for enterprises across a wide range of industries. One such process is the loan underwriting for banks, which the Financial Risk Profiler partially automates.

Tags: Risk Analytics, AI | Geography: Global



Sophie gets a set of API's published that can be used by Bank and peer Fintech innovators in hackathons




Employee Tools ▾Lines Of Business ▾

Digital Innovation Platform ▾API Marketplace ▾TestimoniesNext Level MaterialEngage ▾

Home > Testimonies

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TAS Group

Alain Vansnick, Senior VP

"Oracle platforms for OnPremises and Public Cloud are proven for core processing. Oracle's Digital Innovation Platform is the ideal marketing, sales and deployment platform for TAS Group. The Digital Innovation Platform Hybrid model gives TAS Solutions the flexibility and scalability that our customers require."

TAS Group helps Oracle's customer banks by maximising the usage of modern, modular and scalable solutions through Oracle's Digital Innovation Platform, full card management system functionality for issuing and acquiring business accessible through flexible and powerful API's, payments orchestration and message formatting (SWIFT, ACH, Domestic, Instant Payments) accessible through dedicated API's"



Finaeos

Tim Vasko, Founder & CEO

"The Oracle Digital Innovation Platform, Infrastructure as a Service ("IaaS"), and Platform as a Service ("PaaS") provide unparalleled reach for Finaeos in creating our unique aggregation, and integration, between financial service organizations. Oracles platform enables banks and financial services to leverage the emerging Fintech models developed in conjunction with Finaeos."

The Oracle Platform provides the critical components Finaeos needed for our customers to achieve rapid deployment and scale, rapidly." Finaeos is able to execute on our platforms promise, "We are Oracle FS Digital Innovation Cloud. "

She also publishes a testimony about how the combination of Oracle and her Fintech capabilities are important.

Use Cases

Debit and Prepaid Card Issuing

A card management system with instant issuing running on Oracle Cloud, with built-in security and realtime updates.

Fintechs: TASGroup | Tags: Payments, Cards | [Use case description](#)

Intelligent Credit Underwriting

Credit profiling based on machine learning, applied to social media and bank-owned data.

Fintechs: IPSoft | Tags: Artificial Intelligence, Risk | [Use case description](#)

After a Proof of Concept on the cloud-based Digital Innovation Platform, Sophie's Fintech firms gets to publish a number of proven use cases that will be promoted to Oracle's customer base. This builds the trust that Sophie's Fintech runs well on an Enterprise Cloud Platform

Sophie targets Oracle's 2000 Cloud ERP customers and 40.000 ERP SMB's and publishes a pre-integrated marketplace app, making use of the API's she just published.

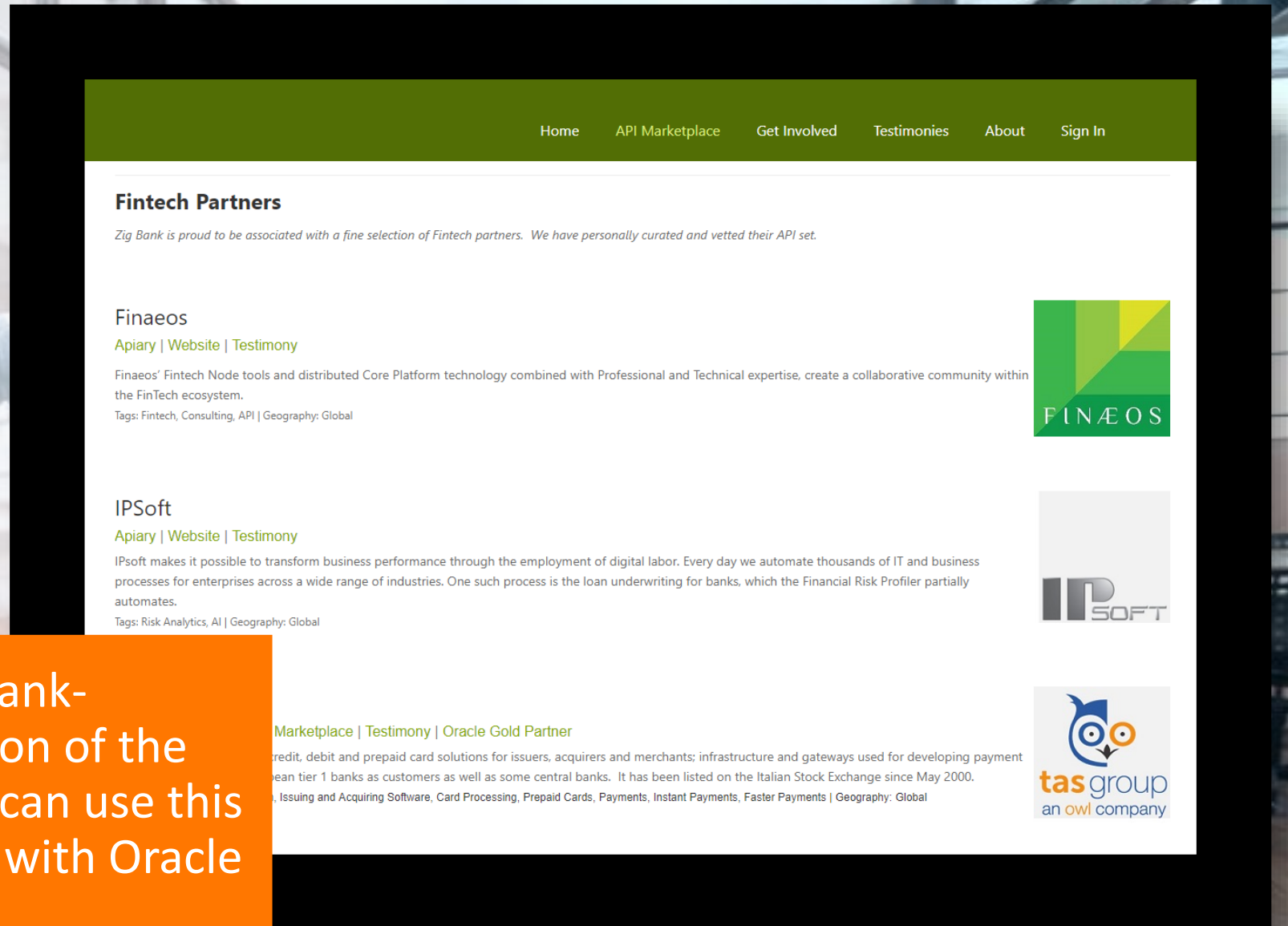
The screenshot displays the Oracle Cloud Marketplace interface. At the top, the 'ORACLE Cloud Marketplace' header is visible, along with navigation links for 'Oracle Cloud Home', 'Publishers', 'Resources', 'Sign In', and 'English'. Below the header, there are tabs for 'Applications' and 'Services'. A search bar is present with the text 'Products' and a 'Go' button. A prominent blue banner highlights 'Financials Cloud'. On the left, a 'Filters' section allows users to filter by 'Device Type' (Browser, Desktop, Mobile) and 'Provider' (Tax Content Provider, Other). The main area is titled 'Top-Rated Apps' and features a grid of application cards. Each card includes a logo, the application name, a brief description, and a star rating. The applications shown include FX LOADER, Profource Banking Cloud for Cloud, LC- Letter of Credit Application, REVAL, APKO Banking Gateway, ONESOURCE Integration for Oracle, Bank Facility Workbench, and Vertex Tax Solution for ERP Cloud.

Application	Provider	Rating
FX LOADER	FX LOADER	5 stars (5)
Profource Banking Cloud for Cloud	Profource	5 stars (3)
LC- Letter of Credit Application	LC- Letter of Credit Application	5 stars (2)
REVAL	REVAL	5 stars (1)
APKO Banking Gateway	APKO	5 stars (5)
ONESOURCE Integration for Oracle	ONESOURCE	5 stars (3)
Bank Facility Workbench	Bank Facility Workbench	5 stars (2)
Vertex Tax Solution for ERP Cloud	Vertex	5 stars (1)

Try live:
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Participate in the Marketplace:
<http://bit.ly/gfsi-api-bank-partner>

Sophie now has access to a bank-branded demonstration version of the innovation marketplace. She can use this to visualize her collaboration with Oracle to her customers.



Demonstration Flows



Demonstrate to the Fintech

- Sell to the Oracle Customer Base
- Prove Enterprise Capabilities to the Bank

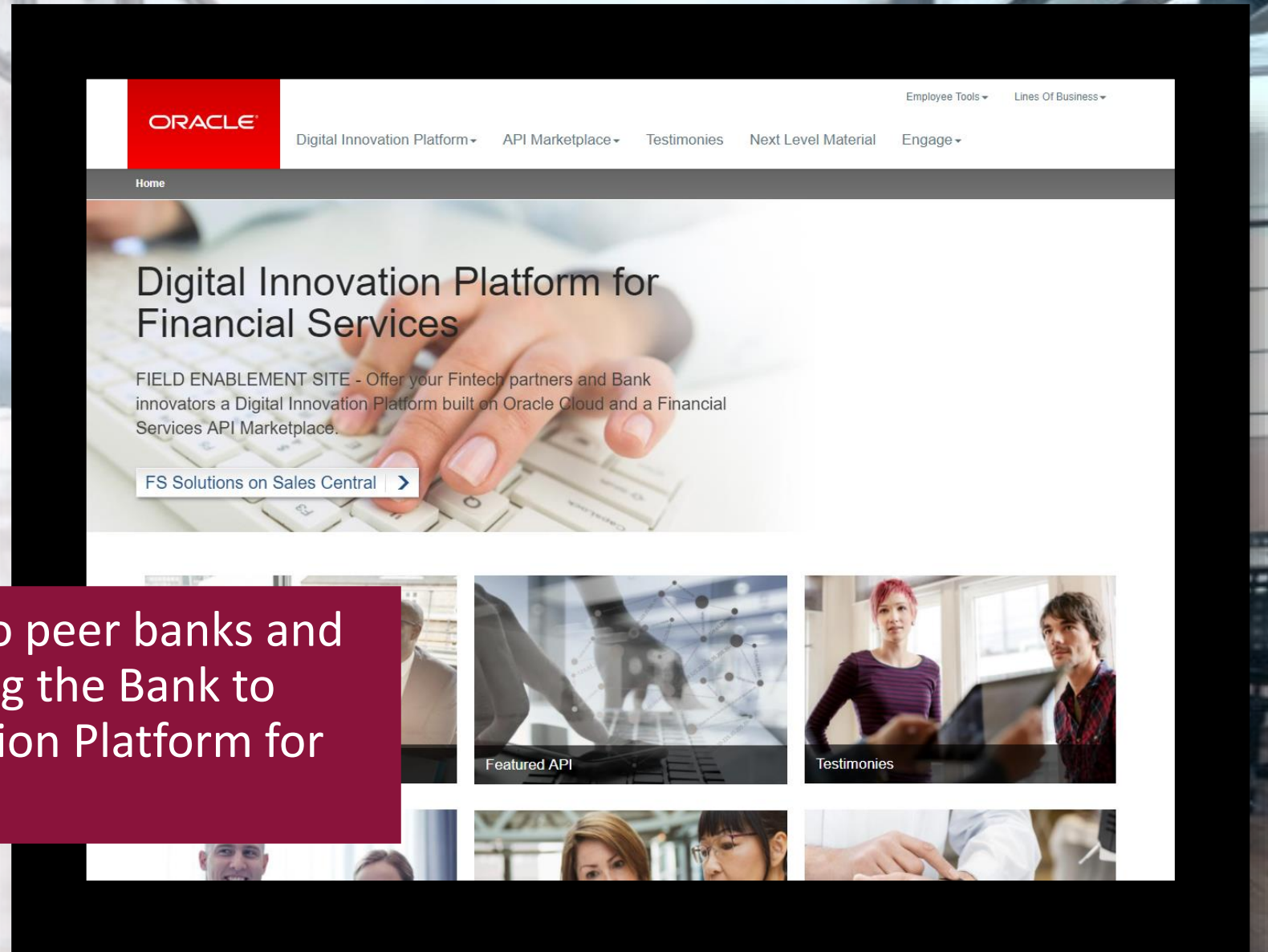


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Oracle promotes Bank Services to peer banks and our Fintech community by inviting the Bank to participate in the Digital Innovation Platform for Financial Services



Market Initiatives

Oracle offers API's for market initiatives. But we also enable banks the possibility to promote their market initiative API's to our Fintech community and channel partners.

ZigBank - UK Open API Payments Initiation v1.0.0

Apiary | Website

This Payment Initiation API Specification describes the flows and payloads for initiating a single immediate domestic payment. The specification for this API is sourced from Open Banking Ltd, but does not constitute an endorsement from Open Banking Ltd.



ZigBank - PSD2 - Payments Service Directive 2

Apiary | Website

The revised Payment Services Directive (PSD2 – EU Directive 2015/2366) was proposed by the European Commission in 2013. The objective behind PSD2 is to create greater convenience and choice for customers in the European Union, integrate and improve payment process, create level playing field for payment service providers, foster innovation and competition.



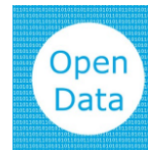
Tags: Regulation, PSD2, Payments | Geography: Europe

ZigBank - Open Data

Apiary | Website

Open data is the idea that some data should be freely available to everyone to use and republish as they wish, without restrictions from copyright, patents or other mechanisms of control. The goals of the open data movement are similar to those of other "open" movements such as open source, open hardware, open content, open government and open access.

Tags: Regulation, Core Banking | Geography: U.S.



The bank can get a set of API's published that can be used by other Banks, Oracle customers and peer Fintech innovators in hackathons and Proofs of Concepts

The screenshot displays the 'EMS-CMS API' documentation page. The left sidebar contains a 'Table of Contents' with links to 'INTRODUCTION', 'REFERENCE', 'EMS-CMS API Root', 'Product List Root', 'Limits', 'Locations', 'Categories', 'Layouts', 'Create Card', and 'Activate Card'. The main content area is titled 'Create Card' and 'Activate Card'. The 'Create Card' section describes the endpoint for creating a card for a customer with specified personalizations. The 'Activate Card' section describes the endpoint for activating the card. The right sidebar shows the 'Request' tab for the 'Activate Card' endpoint, displaying the URL, headers, and body. The 'Request' tab is active, showing the URL 'https://private-anon-8f44d641e6-test1ap17.apiary-mock.com/ems-cms/cards/activate' and the headers 'Content-Type: application/json' and 'content-length: 168'.

| Use Cases

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Together with the banks and curated Fintechs, Oracle provides a number of innovative use cases that have been tested on the Oracle Innovation Platform. These are promoted to our customer base.

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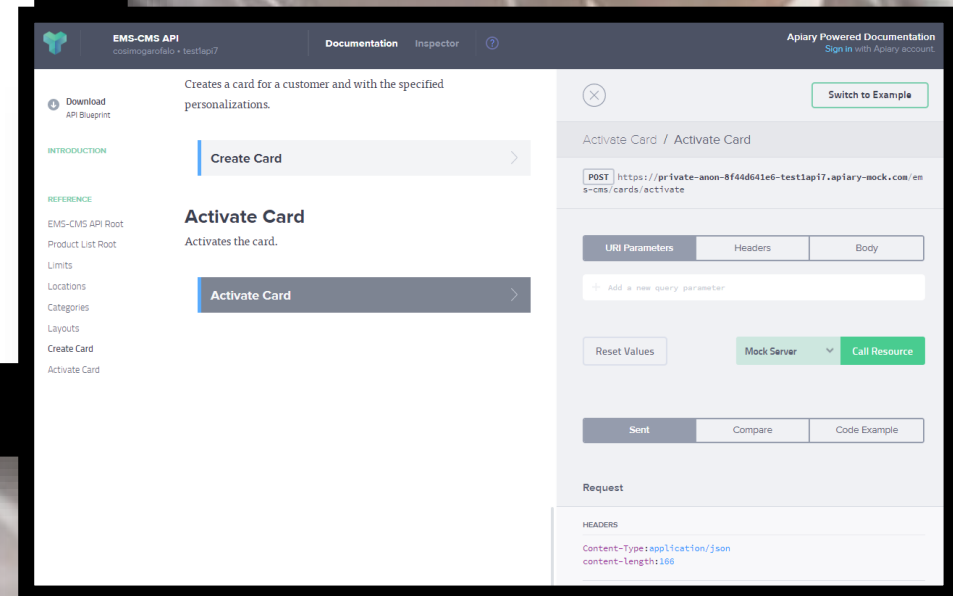
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... but Banks can also invite their own Fintech partners to do innovative builds making use of the wide range of API's that Oracle and the bank provide to them






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The Oracle Platform provides the critical components Finaeos needed for our customers to rapidly deploy and scale, rapidly." Finaeos is able to execute on our platforms promise, "We are Oracle FS Digital Innovation Cloud. "

We also publish testimonies about how the combination of Oracle, Oracle's bank and corporate customers and their Fintech capabilities are important.

Then, Oracle and the Bank can also use the Bank Service API's to build sellable modules accessible and promoted to Oracle ERP Cloud users – both Tier 1 (2.000 Cloud ERP users) and SME's (40.000 Netsuite users)

The screenshot displays the Oracle Applications Marketplace interface. At the top, there are tabs for 'Applications' and 'Services'. Below these, a search bar is labeled 'Products' with a 'Go' button. A prominent blue banner reads 'Financials Cloud'. On the left, a 'Filters' section allows users to select 'Device Type' (Browser, Desktop, Mobile). The main area is titled 'Top-Rated Apps' and features a grid of application cards. Each card includes a logo, the application name, a brief description, and a star rating with the number of reviews. The cards shown are: FX LOADER, Profource Banking Cloud for Cloud, LC- Letter of Credit Application, ZIG BANK, Bankstartement and payment processing PAAS, LC- Letter of Credit Application, Treasury and Risk Management, Exchange, Bank Gateway, ONESOURCE Integration for Oracle, Bank Facility Workbench, and Vertex Tax Solution for ERP Cloud.

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ZIG BANK	ZIG BANK	Treasury and Risk Management	★★★★★ (1)
Bank Gateway	Bank Gateway		
ONESOURCE Integration for Oracle	ONESOURCE Integration for Oracle		
Bank Facility Workbench	Bank Facility Workbench		
Vertex Tax Solution for ERP Cloud	Vertex Tax Solution for ERP Cloud		

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Oracle contributes innovative Use cases and API's to bank-branded Innovation Platforms, and promotes the Bank's services to our Fintech community



Integrated Cloud

Applications & Platform Services

ORACLE®