

Oracle Sales Cloud for Financial Services



KEY FEATURES

- Tailored banker application
- Dynamic needs analysis with real-time quotation
- Financial accounts and transactions views in Contact and Household detail
- Financial Accounts Snapshot and Average Monthly Balance reports

KEY BENEFITS

- Make account origination faster and easier
- Increase banker productivity and effectiveness
- Build personalized relationships with each customer
- Increase customer satisfaction by offering the right financial products at the right time

Oracle Sales Cloud for the Financial Services industry enables financial institutions to modernize their branches and take the customer experience to the next level. With a single 360° view of customer information and interactions, banks can build a personalized relationship with each customer and offer financial products and services that best suit a customer's unique needs. With the addition of the integrated Marketing Cloud solution, banks can automate the process of identifying, nurturing and creating referrals to cross-sell products across any channel, including social, mobile and web.

Tailored Banker Application

Oracle Sales Cloud for Financial Services helps bankers focus on customer engagement and productivity. From a tablet or desktop, bankers can access an array of tools designed to help sell financial products and services to existing or prospective customers.

- Financial Accounts and Transactions views for an individual contact, or an aggregated household portfolio
- Financial Accounts Snapshot report
- Average Monthly Balance reports - cash and credit accounts
- Dynamic Needs Analysis quotation for opportunities

Household: Aamos Family: Overview [Actions] [Save] [Save and Close]

Address 101 Geary Blvd #201 SAN FRANCISCO, CA 94125

Primary Contact Ray Aamos

Contact Phone +1 (408) 673-3790

Contact E-Mail ray.aamos@nobil.com

Net Worth 456,000

Annual Income 242,000

Annual Expenses 139,000

Owner SALES REP1_US

Loan Applications

Open Loan Applications (Amount \$1,000,000) 1

Open Leads (0 Hot) 1

Activities

Open Activities 2

06/05/2015 New call SALES REP1_US Last Completed Task

Financial Accounts

Financial Accounts 4

Image 1: Household overview tailored for bankers.

ORACLE CUSTOMER EXPERIENCE: SALES CLOUD

- **Complete:** A comprehensive sales solution focused on driving performance and connecting business processes.
- **Innovative:** Productivity-driven apps offering deep customer insight with the flexibility to adapt and differentiate.
- **Proven:** Power global sales organizations and leverage recognized industry expertise for secure and scalable global operations.

RELATED PRODUCTS

- Oracle Sales Cloud
- Oracle CPQ Cloud
- Oracle Marketing Cloud
- Oracle Service Cloud
- Oracle Commerce Cloud
- Oracle Incentive Compensation
- Oracle Social Network Cloud
- Oracle Transactional Business Intelligence Enterprise for CRM Cloud Service

Financial Accounts and Transactions

Contact and household details offer a complete view of customer information across all channels and include Financial Accounts and Financial Transactions views. Access to financial accounts and recent transactions helps bankers offer the right financial products to customers and makes it easier to resolve service requests.

Financial Account	Type	Product	Joint	Balance	Balance as of
3825 01 0193 87	Transactional	DDA	N	5500	4/2/14
3825 01 0214 42	Transactional	Credit Card	N	2500	4/2/14
3825 01 0345 42	Savings	Savings	N	7500	4/2/14
3825 01 0589 92	Investment	CD	N	10000	4/2/14
3825 01 0487 37	Savings	MMDA	N	0	4/2/14
3825 01 0634 34	Investment	Brokerage	N	20000	4/2/14
3825 01 0740 42	Borrowing	Line of Credit	N	0	4/2/14
3825 01 0899 84	Borrowing	Auto Loan	N	12000	4/2/14
3825 01 0928 42	Borrowing	Mortgage	N	0	4/4/14
3825 01 3280 30	Other	Insurance	N	0	4/2/14

Image 2: The Financial Accounts view displays key account information.

Dynamic Needs Analysis Offers Real-Time Quotation

Using Oracle Sales Cloud for Financial Services, bankers can assess customer financial needs and offer the best financial products or services. Leveraging Oracle Policy Automation’s modern rules engine platform in the cloud, Oracle Sales Cloud embeds a real-time needs analysis and product recommendation flow into the bank’s sales process and further automates standard business flows such as loan origination.

Enter Loan Information

Loan Purpose: Home Purchase
 Home Price (\$): \$100,000.00
 Down Payment (%): 20
 Down Payment (\$): \$20,000.00
 Loan Amount (\$): \$80,000.00
 Currency Code: USD
 Interest Type: Fixed or Variable

Borrower: Ray Aamos
 Social Security No.: 456 - 78 - 9567
 DOB(mm/dd/yy): 12/23/1970
 Marital Status: Married
 Dependents: 0
 Credit Score: Excellent (720 or above)
 Present Address: 12th Floor, AVENUE, SAN DIEGO, CA 92131
 Residence Status: Rent 3 Years 5 Months

State: CALIFORNIA
 City: SAN FRANCISCO

Co-Borrower: Simoneta Aamos
 Social Security No.: 475 - 56 - 3312
 DOB(mm/dd/yy): 03/12/1972
 Marital Status: Married
 Dependents: 0
 Credit Score: Good (660-719)
 Present Address: 12 Floor, AVENUE, SAN DIEGO, CA 92130
 Residence Status: Rent or Own 3 Years 5 Months

Image 3: Dynamic needs analysis based on loan type.

Financial Accounts Snapshot and Historical Balance

Reports provide a snapshot of customer financial accounts as well as historical balance data.

- The Financial Accounts snapshot provides a quick view of a customer's active, pending and expired accounts.
- Monthly Balance reports provide an overview of customer cash and credit accounts, enabling bankers to evaluate customer cash flow and borrowing habits.



Image 4: Average Monthly Balance shows historical cash and credit balance.

Enter Loan Information | Enter Assets and Income | **Select Loan** [Cancel] [Back] [Next]

Select Loan

Based on your requirements we recommend the following Home Loan products
Please select the home loan that best suits your needs

Fixed for 30 years

- Ideal for home buyers who prefer the security of knowing their payment will not change for 30 years.
- A 30-year loan has a lower monthly payment but a slightly higher interest rate. The lower monthly payment allows clients to qualify for a larger loan amount.

4.125%
30-yr Fixed

[Detail](#)

Fixed for 15 years

- Ideal for home buyers who prefer to pay off their mortgage in 15 years.
- A 15-year loan has a slightly lower interest rate but higher monthly payments.

3.625%
15-yr Fixed

[Detail](#)

Image 5: Recommended financial products based on customer needs analysis.

Configuration and Customization

The Oracle Sales Cloud configuration and customization toolset (including Application Composer, Page Composer, String Editor, and BI Composer) offers a wide array of customization options for industry solutions. To meet specific business needs, companies can customize the application using:

- Objects, Fields, and Pages
- Actions and Links
- Security
- Server scripts
- Analytics
- Custom Subject Areas



CONTACT US

For more information about Oracle Sales Cloud for Financial Services, visit oracle.com or call +1.800.ORACLE1 to speak to an Oracle representative.

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