Oracle Banking Supply Chain Finance Cloud Service

2025, Version 14.8

Public

The need to align physical and financial supply chains has become increasingly critical. This situation underscores the importance of banks being adaptable and innovative in helping customers reduce transaction risks and optimize their cash flow. Oracle Banking Supply Chain Finance Cloud Service addresses this demand with a comprehensive solution that supports every stage of the supply chain process, from design to execution, delivering performance and security through a scalable, high-performing cloud platform. By leveraging Oracle's advanced supply chain finance solution alongside the availability, scalability, performance, and security of Oracle Cloud, banks can enhance the working capital and supply chain operations of their corporate clients.

COMPREHENSIVE, END-TO-END CLOUD SOLUTION

Oracle Banking Supply Chain Finance Cloud Service is a comprehensive digital end-to-end solution that supports the full lifecycle of supply chain finance and factoring across receivables and payables offering supplier centric financing and buyer centric financing - all with a scalable and secure platform in the cloud, reducing the need for additional onsite datacentre investments and increasing operational efficiency. It supports a wide variety of financing options, including reverse factoring or payable finance, vendor or supplier finance, receivable finance, dealer or buyer finance, and more. By digitizing and digitalizing the entire supply chain financing process, banks can now deliver timely, alternative financing options and provide quicker approvals. Its unique value lies in its ability to provide the business with predefined processes and a world-class framework that takes care of business risk and compliance needs. The cloud-based solution enables banks to gain real time availability of funds and payment reconciliation through complete automation and straight-through processing (STP).

Oracle Banking Supply Chain Finance Cloud Service can also manage the entire lifecycle of Invoice and Purchase Order including creation, upload, amendment, cancellation, dispute, acceptance, and financing. The application is compliant to ICC Digital Standards Initiative for invoices by supporting and validating the recommended mandatory data elements. It offers multiple reconciliation options - one-many, many-one, etc. The cloud service enables banks for generic reconciliation configuration based on First-in, first-out (FIFO), Last in, first out (LIFO), Highest Amount, First Out (HAFO), Least Amount, First Out (LAFO) logic as well as exact or logical/mathematical reconciliation configurations to automate, where possible, laborious reconciliations of payments to invoices or finances.

The solution allows banks to precisely set limits such as credit cover, concentration, advance payment, invoice, finance, recourse/non-recourse, committed/uncommitted and so on. The limits can be mapped to entities like buyer, seller, import factor, insurance company, pool and so on based limits definition for effective limit utilization/sharing between two different entities. Through the trade credit insurance- based limits, banks can effectively manage default risk depending on the hierarchy of the limit configured.

Persona based configurable operational dashboards t provides real-time monitoring, end-to-end visibility into status of receivables, payables, and linked finances, exception management as well as raise alerts to suppliers, buyers, and users in banks.

The application is compliant to ICC DSI standards for invoices by supporting and validating the mandatory data elements. While rule based STP of transactions covering acceptance, approval of finance, disbursement and so on helps scale supply chain and factoring business of the banks, the robust risk management of the application helps in managing by exception through a series of cleverly crafted workflows, dashboards, widgets, and actionable alerts. Banks can check whether the invoice submitted for finance is already one that is processed and financed in the application as well as based on parameterized configuration check the de-dupe and financing status of the invoice in global industry led initiatives like hash registries.

MACHINE LEARNING AND AI-POWERED

Leveraging Machine Learning (ML), AI or Gen AI based on configurable parameters, the intelligent system allows automatic data capture from scanned invoices thereby reducing labour-intensive manual efforts. The key information from invoices or purchase orders is automatically extracted and processed for funding basis pre-configured financing parameters. Additionally features like smart maintenance or suggestive matches during manual reconciliation help deliver meaningful operational efficiencies to the user by leveraging the relevant latest technologies.

DIGITAL SELF SERVICE

Using the digital self-service capability of Oracle Banking Supply Chain Finance Cloud Service, corporates can perform a large spectrum of transactions themselves including counter party onboarding, bulk uploads, real time monitoring, apart from invoice/purchase order management, requesting finance, payments and reconciliations, resulting in improved business efficiency. Digital counter party onboarding allows corporates to introduce their business partners to the bank and help them avail finance through tailored supply chain finance programs set up with the Bank. The business partners who are either the customers or non-customers of the bank can also be provided portal access enabling them to perform finance or invoice management related actions truly helping in banking the ecosystem and all available with faster deployment and lower total cost of ownership.

ORACLE BANKING SUPPLY CHAIN FINANCE CLOUD SERVICE ON ORACLE CLOUD

Oracle Banking Supply Chain Finance Cloud Service is delivered on Oracle's next-generation cloud, Oracle Cloud Infrastructure (OCI). Oracle Cloud Infrastructure beats industry performance standards while providing the security, rock-solid reliability (disaster recovery, high availability across regions), and powerful capabilities that banks need to perform and to meet regional and industry-specific compliance requirements. By delivering supply chain finance software as a service on OCI, we help you save time and money. Oracle's Supply Chain Finance Cloud Service eliminates the need for additional hardware and middleware, eliminates installation costs and reduces implementation costs. It also eliminates unpredictable costs of managing, patching, and updating software and hardware. Finally, we offer subscription-based pricing that's flexible, scalable for growth, and cost efficient.

The cloud service offers banks complete support with IT operations, infrastructure administration with disaster recovery and application maintenance services on a single architecture platform, delivering unprecedented scalability, performance, and security while reducing IT risk and complexity and lower total cost of ownership. The standalone product is flexible and easily co-deployed with third-party applications. Oracle Banking Supply Chain Finance Cloud Service supports out-of-the-box integration with other Oracle products.

Facing new operational constraints and a renewed focus on reducing operational costs, banks seek new levels of flexibility, simplicity, and cost-efficiency from their supply chain finance platform. Oracle Banking Supply Chain Finance Cloud Service offers a clear difference and an opportunity to elevate this vital business function.

Key features

- Single solution for supply chain finance and factoring
- Manual and automated reconciliation options
- Automated funding of invoices basis pre-configured financing parameters
- Pool-based limits definition for effective limit utilization/sharing between different entities
- Robust risk-management through hierarchical limit structures and unified view of receivables and payables

Key benefits

- Rapid enablement – provision of services in under minutes
- Faster time to market - configurable implementations eliminate customization
- High availability - near zero downtown for updates, multiple availability domains for continuous operations
- Automate scaling up or down immediately to meet demands
- Reduce IT management burden
- Empower business users and lower IT dependency
- Drive better visibility, agility, and business outcomes
- Seamless integration using open standards

Related products

- Oracle Banking Trade Finance Cloud Service
- Oracle Banking Digital Experience Cloud Service
- Oracle Banking APIs Cloud Service
- Oracle Banking Payments Cloud Service

Connect with us:

Call +**1.800.ORACLE1** or visit **oracle.com**. Outside North America, find your local office at: **oracle.com/contact**.

blogs.oracle.com   facebook.com/oracle   twitter.com/oracle