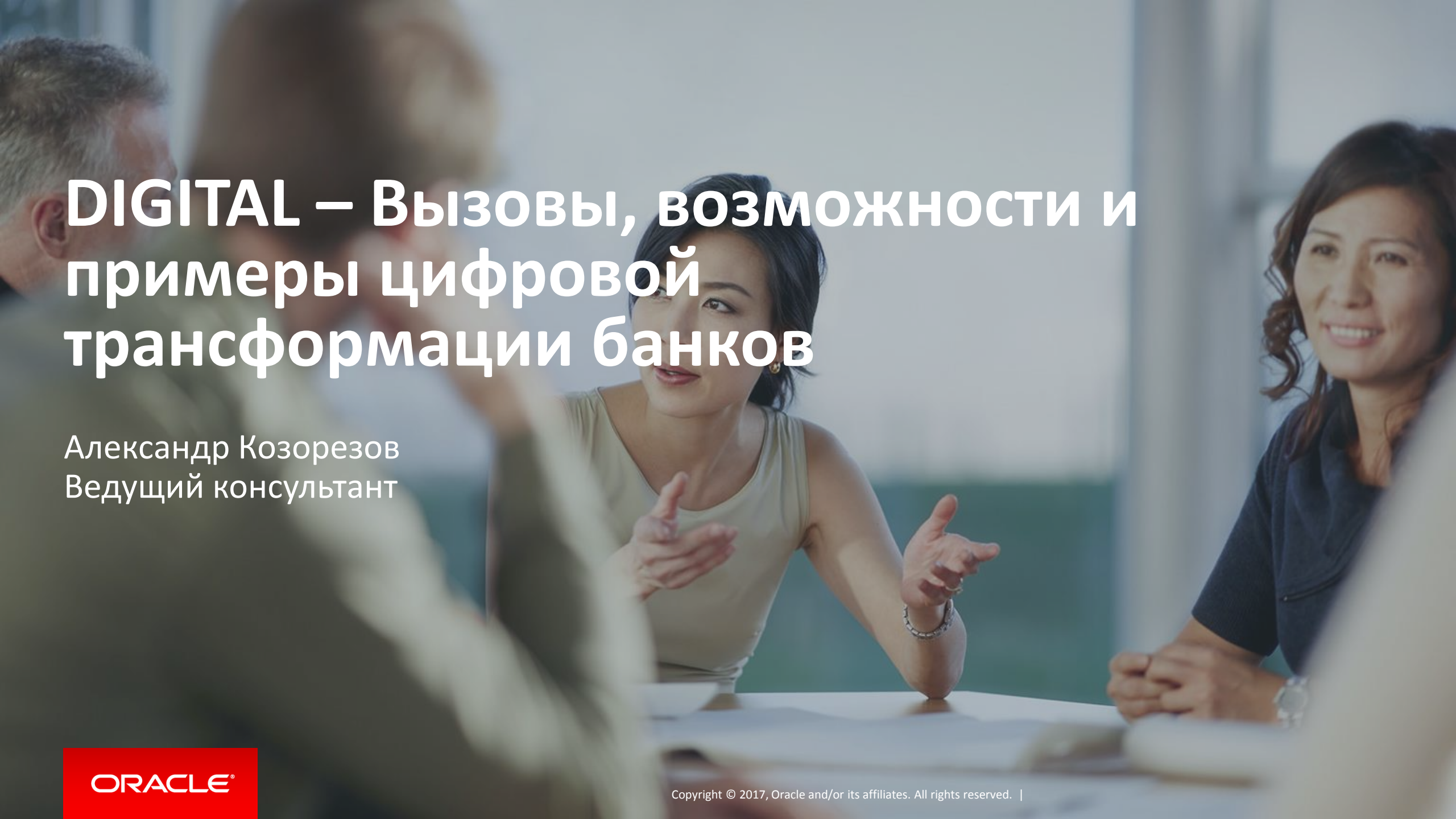


ORACLE®

A blurred background image of a business meeting. Several people are seated around a table, engaged in discussion. A woman in the center is gesturing with her hands while speaking. Another woman on the right is smiling and looking towards the speaker. The setting appears to be a modern office with large windows in the background.

# DIGITAL – Вызовы, возможности и примеры цифровой трансформации банков

Александр Козорезов  
Ведущий консультант

# 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.

# Новая API Экономика

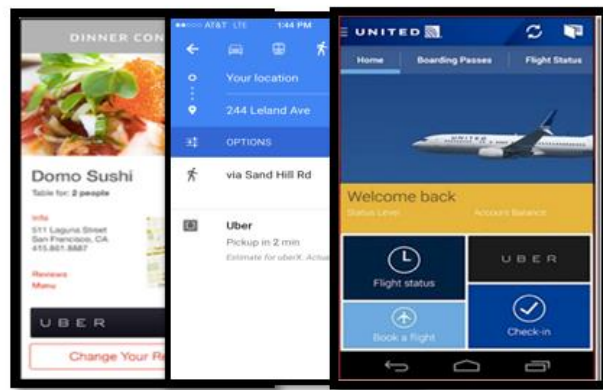
Netflix has used its API to extend its service to over **200 different devices** -- television, gaming devices, remote controls -- on all major mobile platforms **in less than two years.**

**75% of the top 50 banks** in the world will open their API and 25% of these banks will have their app stores for customers. *Gartner research*

Uber in 2014



Uber in 2015...



OpenTable

Google Maps

United

## API Economy Billionaires

twitter	13 billion API calls / day (May 2011)
Google	5 billion API calls / day (April 2010)
facebook	5 billion API calls / day (October 2009)
NETFLIX	1.4 billion API calls / day (May 2012)
ACCU WEATHER	1.1 billion API calls / day (April 2011)
SK KLOUT	1 billion API calls / day (May 2012)
ebY	1 billion API calls / day (Q1 2012)
Sabre	1 billion API calls / day (January 2012)

By making your own core competencies accessible via API you become part of an ecosystem and **no longer have to develop all ideas on your own.**

*Wirecard Bank*

About **65%** of banks' new technology spending —was deflected over the last 24-36 months to address regulatory gaps in **compliance, risk, security and fraud.**  
*Big Banks Will Look More Like Google by 2025, American Banker*

US companies alone will spend nearly **\$3 billion** on API management over the next five years. International sales will take the global market over the **billion dollar mark** in annual revenue. (Forrester)

# Эволюционный переход к API



1960–1980

Basic interoperability enables the first programmatic exchanges of information. Simple interconnect between network protocols. Sessions established to exchange information.

#### TECHNIQUES

ARPANET, ATTP, and TCP sessions.

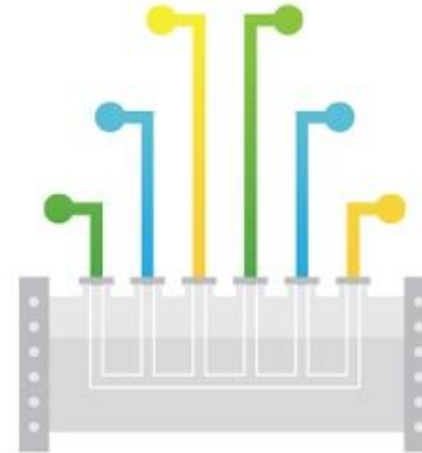


1980–1990

Creation of interfaces with function and logic. Information is shared in meaningful ways. Object brokers, procedure calls, and program calls allow remote interaction across a network.

#### TECHNIQUES

Point-to-point interfaces, screenscraping, RFCs, and EDI.

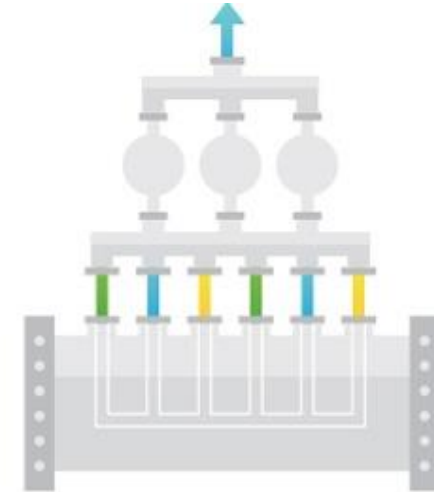


1990–2000

New platforms enhance exchanges through middleware. Interfaces begin to be defined as services. Tools manage the sophistication and reliability of messaging.

#### TECHNIQUES

Message-oriented middleware, enterprise service bus, and service-oriented architecture.



2000–today

Businesses build APIs to enable and accelerate new service development and offerings. API layers manage the OSS/BSS of integration.

#### TECHNIQUES

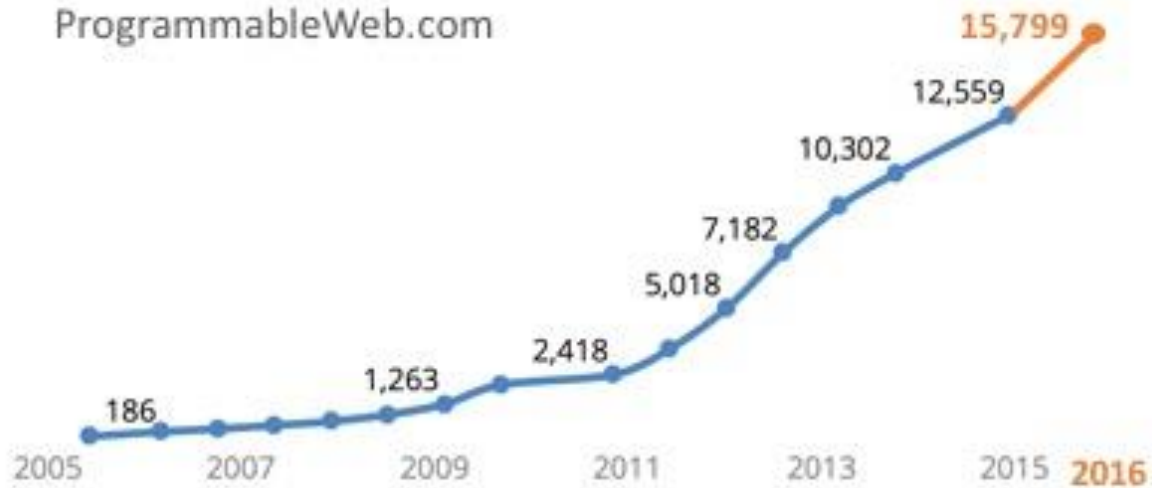
Integration as a service, RESTful services, API management, and cloud orchestration.

Source: ProgrammableWeb – January 7, 2015

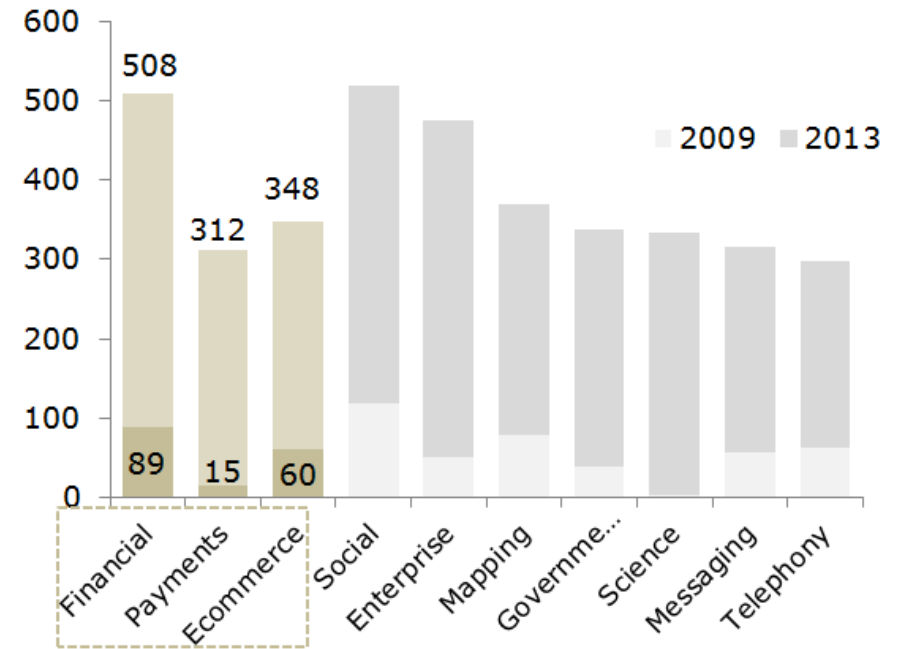


# Рост доступных APIs

Growth in Public APIs Listed on ProgrammableWeb.com



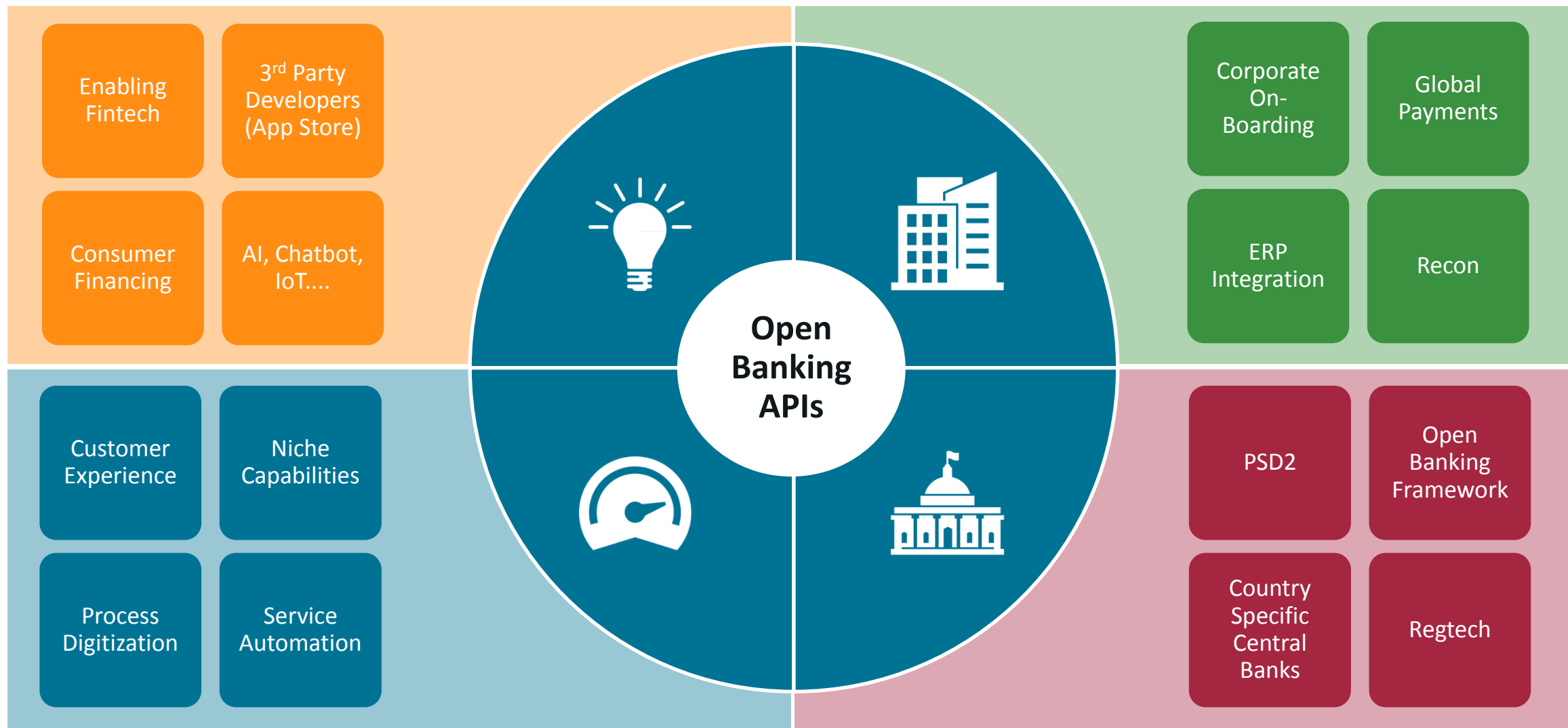
Number of APIs in different sectors



Source: Programmable web

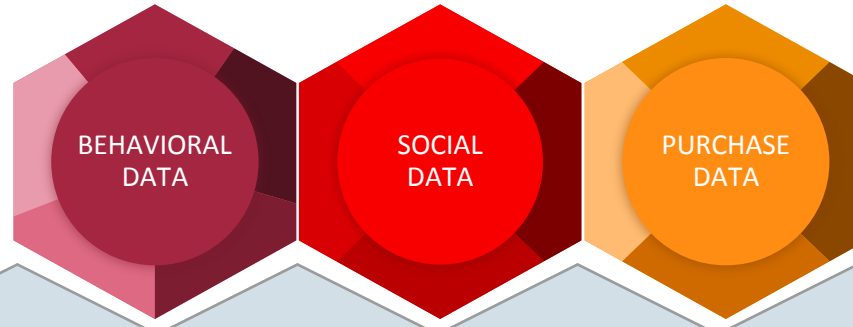
## Инновации и монетизация

## Корпоративный бизнес



# DIGITAL предложение Oracle для Банков

Data as a Service



Software as a Service

Financial Services Open API's

Platform as a Service



Infrastructure as a Service





# Более 800 готовых сервисов API's

Полный цикл обслуживания клиентов



Customer Onboarding



Originations



Application Tracking



Customer Servicing



Current & Savings



Term Deposits



Loans



Credit Cards



Authentication



Approvals & Limits



Enumerations



Alerts & Notifications



Payments



Wallets



File Uploads



Trade Finance

Business services  
documented

**YAML**

APIs are explorable  
thru

 **swagger**

# Новая API архитектура Банков

## Пример использования решений Oracle

### Consumer



Fintech



Mobile



Corporates



Developer

**Mobile Delivery**  
*Oracle Mobile Cloud Service*

**Security**  
*Oracle API Gateway*

**Identities**  
*Identity CS*

**API Management**  
*API Platform Cloud Service*

**Payment and API Analytics**  
*Oracle Business Intelligence Cloud Service*

**Revenue Management**  
*Oracle Revenue Management and Billing in the Cloud*

**Integration, Delivery And Payment Process**  
*Oracle SOA Suite with Real-Time Integration Business Insight*

**Segregated Data**  
*Oracle Data Management Cloud*

### Backend



Hval Payments



Mass Payments



Real-time payments



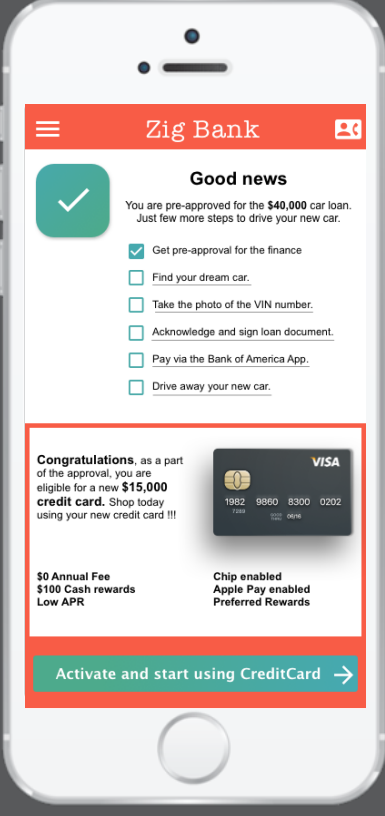
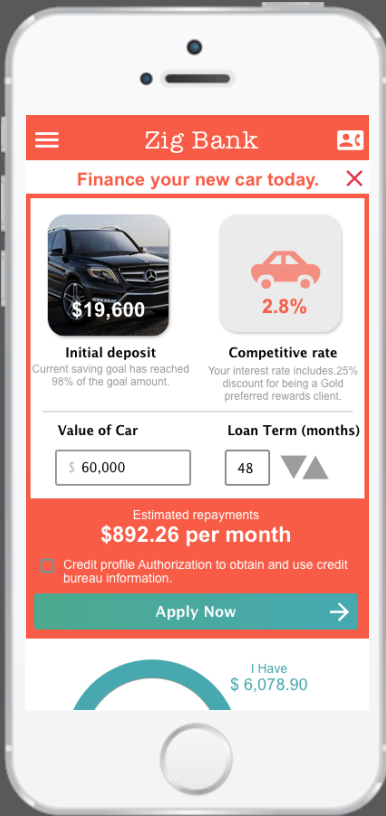
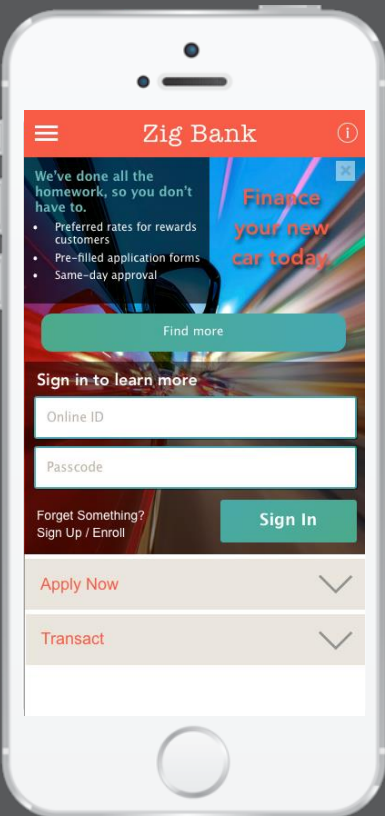
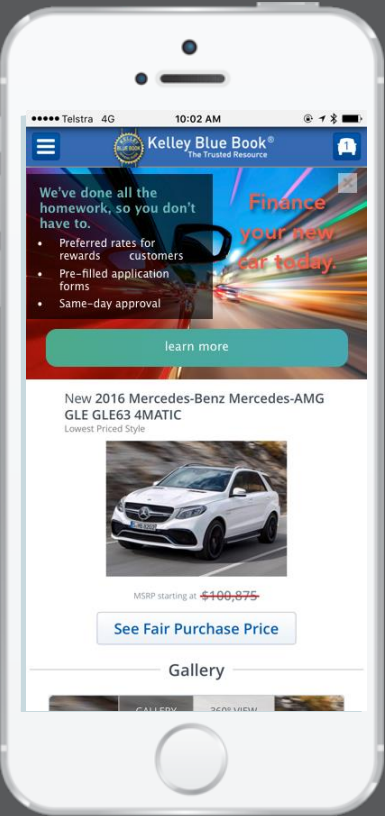
DDA

# DIGITAL – Купить или разрабатывать?

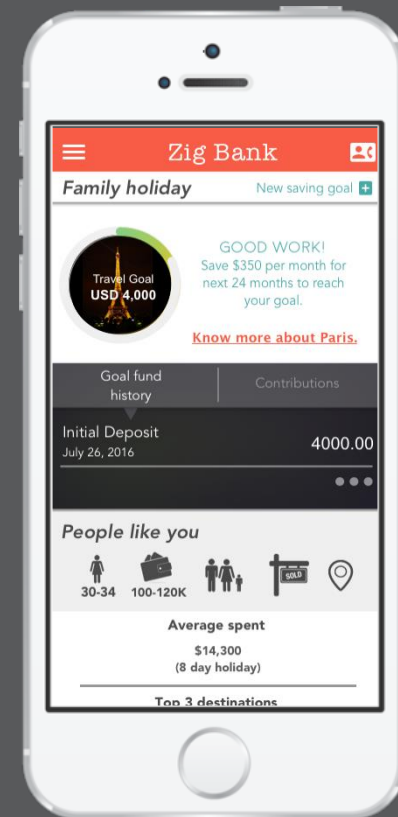
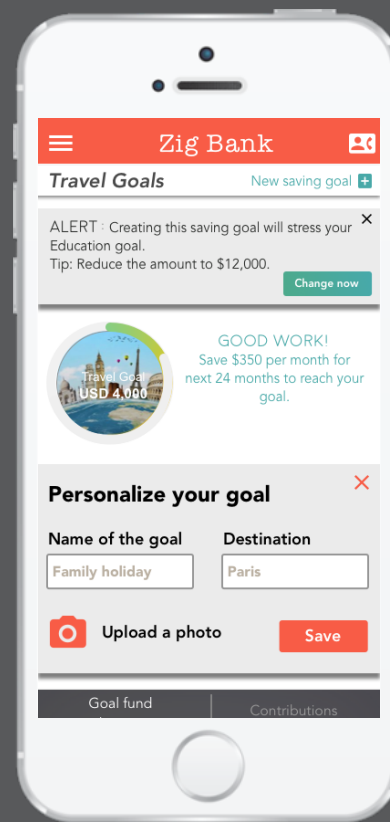
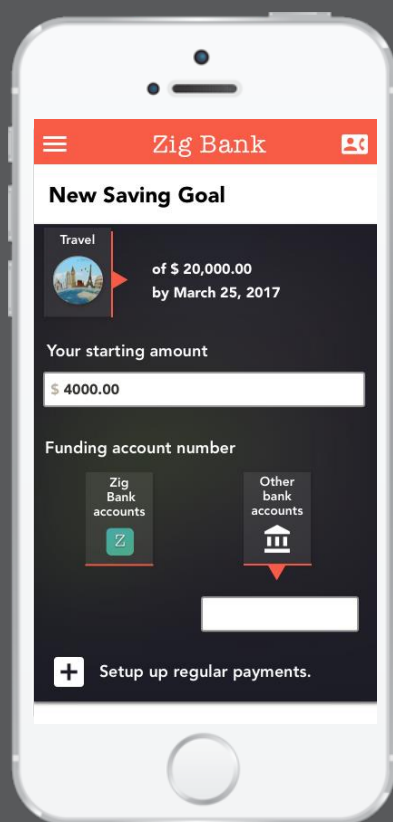
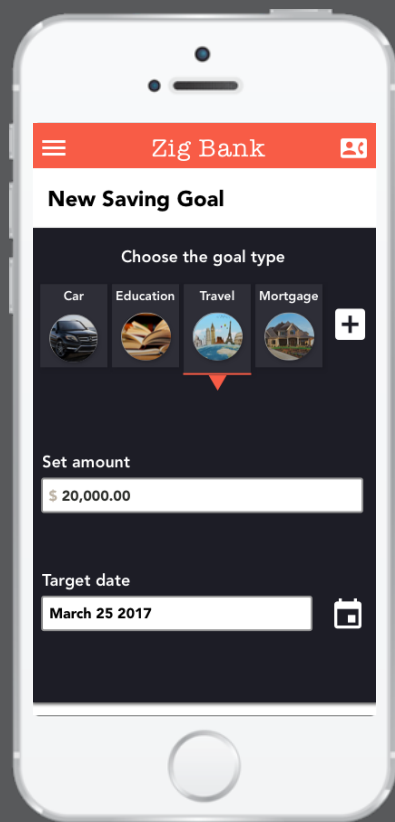
Критичные приложения	Разрабатывать	Разрабатывать на готовой платформе и инфраструктуре
Менее критичные приложения	Купить	Купить
	Новый рынок	Взрослый рынок

- Использовать “лучшую на рынке” цифровую платформу с готовыми сервисами функционалом
- Открытая платформа позволяющая строить приложения на основе уже существующих решений
- Платформа обеспечивающая дальнейший рост, инвестиции и инновации

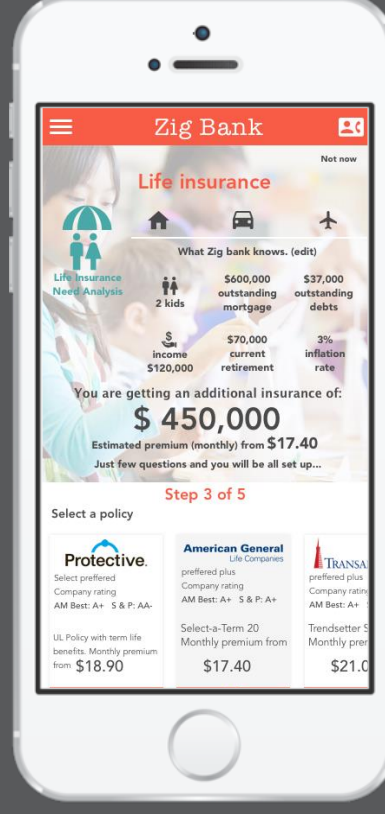
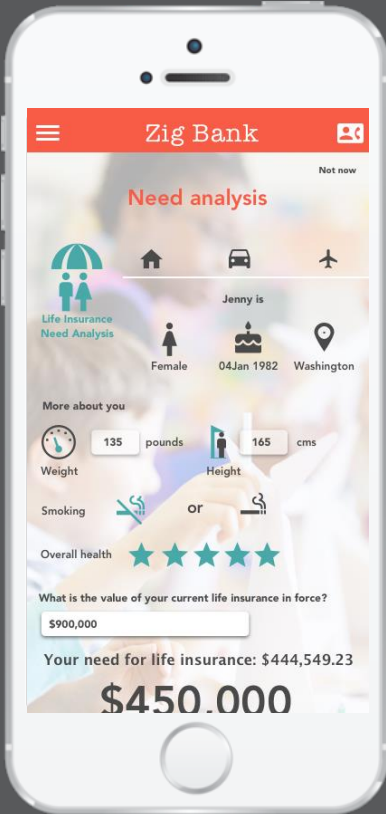
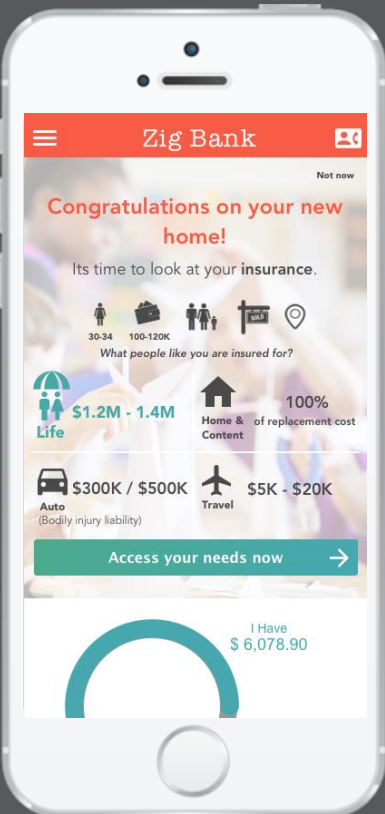
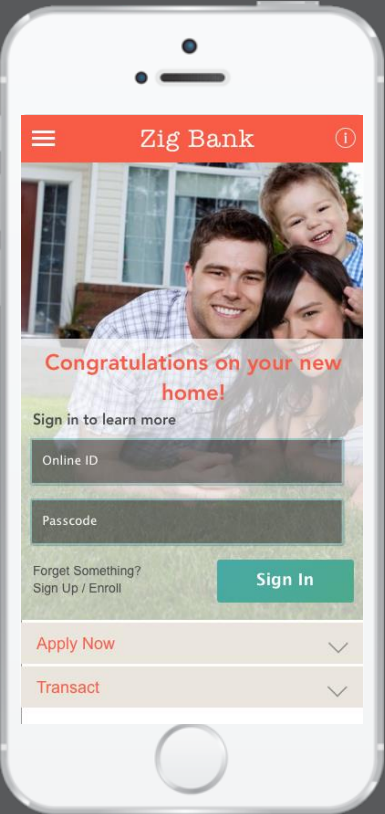
# Покупки



# Путешествия






# Партнерские программы - Страховка





# Использование готовых открытых библиотек

 **Data Visualizations**

**Building Blocks**

Forms

Buttons

Menus


Data Collections

**Data Visualizations**

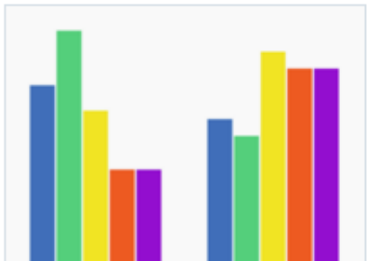
Layout and Navigation

Media


**Charts**




Area Chart



Bar Chart



Bubble Chart



Combination Chart

**UI Patterns**

Grid and Responsive

Form Layout


**Functional Patterns**

Validation

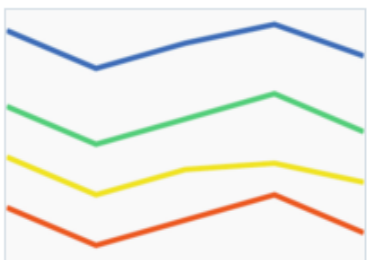
Routing

Common Model

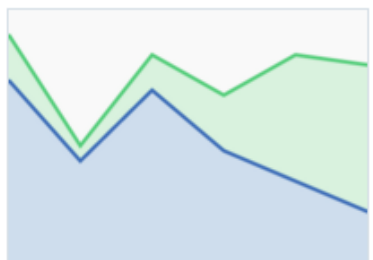
ojModule Binding



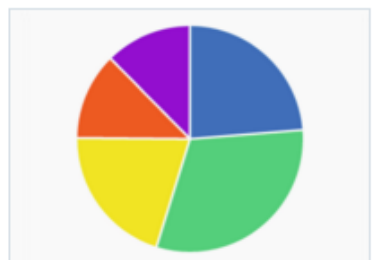
Funnel Chart




Line Chart





Line with Area Chart




Pie Chart









# Использование готовых открытых библиотек

Area Chart

Bar Chart

Bubble Chart

Combination Chart

Funnel Chart

Line Chart

Line With Area Chart

Pie Chart

Polar Chart

Range Chart

Scatter Chart

Spark Chart

Stock Chart

Dial Gauge

LED Gauge

Rating Gauge

Status Meter Gauge

Diagram

Legend

NBox

Sunburst

Tag Cloud

Thematic Map

Timeline

Treemap

Layout and Navigation

Media

UI Patterns

Grid and Responsive

Form Layout

Functional Patterns

Validation

Routing

Common Model

oModule Binding

Sample

Overview

Application Header/Footer

Dynamic Form

Recipe

1. Create an `o|Chart` component and set type: 'line'. This component should be bound to an HTML div element. When the binding for the chart is applied, the div must be part of a displayed subtree on the DOM.
2. Supply the data items using the `groups` and `series` attribute. See below for an example.
3. Make the chart bound horizontally with `orientation: 'horizontal'` attribute.
4. Accessibility: In line charts, the `shortDesc` value in the component options object is automatically populated with a default descriptor that contains series, group, and value information. However, `shortDesc` can be explicitly set by the application to provide alternative or more detailed information.

HTML Editor

```
1 <div id="chart-container">
2   <div id="lineChart" data-bind="o|Component: {
3     component: 'o|Chart',
4     type: 'line',
5     series: lineSeriesValue,
6     groups: lineGroupValue,
7     animationOnDisplay: 'auto',
8     animationOnDataChange: 'auto',
9     orientation: orientationValue,
10    hoverBehavior: 'dis'
11  }"
12    style="max-width:500px; width:100%; height:350px;">
13  </div>
14  <!-- vertical/horizontal toggle button -->
15  <div id="radioButtonset" data-bind="o|Component: {component: 'o|Buttonset', focusManagement:'none', checked: orientationValue}"
16    class="o|button-half-chrome" aria-controls="lineChart" aria-label="Choose an orientation." style="max-width:500px; width:100%;">
17    <!-- ko foreach: orientationOptions -->
18      <label data-bind="attr: {for: id}"></label>
19      <input type="radio" name="orientation"
20        data-bind="value: value, attr: {id: id},
21        o|Component: {component: 'o|Button', label: label,
22          icons: {start: icon}, display: 'icons'}}"/>
23    </div> </ko -->
24  </div>
25 </div>
```

JS Editor

```
1 require(['o|o|core', 'knockout', 'jquery', 'o|o|knockout', 'o|o|button', 'o|o|chart'],
2 function(o, ko, $)
3 {
4   function ChartModel() {
5     var self = this;
6
7     /* toggle button variables */
8     self.orientationValue = ko.observable('vertical');
9
10    /* chart data */
11    var lineSeries = [
12      {name: "Series 1", items: [74, 62, 70, 76, 66]},
13      {name: "Series 2", items: [50, 38, 46, 54, 42]},
14      {name: "Series 3", items: [34, 22, 30, 32, 26]},
15      {name: "Series 4", items: [18, 6, 14, 22, 10]},
16      {name: "Series 5", items: [5, 2, 3, 2, 1]}
17    ];
```

See Also

Associated Views: Filtering

Associated Views: Highlighting

Associated Views: Selection

Categorical Axis: Sorting

Categorical Axis: Styling & Tooltips

Coordinate-To-Value Conversion

Context Menus

Correlated Charts

Custom Charts: Event Drops

Custom Charts: Histogram

Custom Charts: Multi-Pie Chart

Custom Charts: Pareto Chart

Custom Charts: Percent Chart

Custom Charts: Time Bubbles

Custom Charts: Trendline

Custom Charts: Waterfall Chart

Data Cursor

Drag Mode

Drilling Events

Drilling Sample

Hierarchical Labeling

Logarithmic Axis

Number Format

Performance: Categorical Axis

Performance: Multiple Instances

Performance: Scatter/Bubble

Performance: Time Axis

Popups

Stack Categories

Time Axis

Tooltip Customization

Tooltip Value Formats

Trellis

ORACLE

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# Открытая платформа для UX дизайна

ORACLE JET

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[Get Started](#)

[Cookbook](#)

[Examples](#)

[Resources](#)

[Support](#)

## Welcome to Oracle JET

Oracle JavaScript Extension Toolkit (JET) empowers developers by providing a modular open source toolkit based on modern JavaScript, CSS3 and HTML5 design and development principles.

Get Started

Download and Install

Try Demo

WorkBetter App

Use Cookbook

Components Recipes



<http://www.oracle.com/webfolder/technetwork/jet/index.html>

ORACLE

# Цифровая трансформация в National Australia Bank



**20** источников  
и систем  
заменены **1**  
платформой



от **20 дней** для  
подготовки заявки  
на простую ипотеку  
до менее **1 часа**



Сокращение систем  
для работы с  
клиентом с **8 to 1**



**80%**  
Сокращение  
«кликов» для  
заполнение заявки



Принятие  
решения от  
**120 часов**  
до **минут**



Настоящее омни  
канальное  
решение с  
сохранением  
промежуточных  
точек

\* Sample benchmarks

# Integrated Cloud

## Applications & Platform Services

ORACLE®