



Crunch time series
The CFO guide to Oracle Cloud




**MAKING AN
IMPACT THAT
MATTERS**
since 1845

“See things in the present, even if they are in the future.”

—Larry Ellison, co-founder, Oracle

Poised for the future



Digital technologies are reshaping the business world, and they can make finance organizations faster and more effective than ever before.

Artificial intelligence, machine learning, and robotics can automate high-volume tasks with limited human intervention. Blockchain distributed ledger technology lets global commercial networks record transactions securely in near real time. Advanced analytics can help Finance spot trends, model changes, and provide better decision support.

But the devil is in the details. When is the right time to move to a digital finance platform? What's the right digital architecture for your company? How can new technology help you keep pace with expanding business and regulatory requirements—or even meet challenges posed by a global public health crisis?

As you consider your options, you'll want to take a look at Oracle Cloud.

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The digital finance tool kit

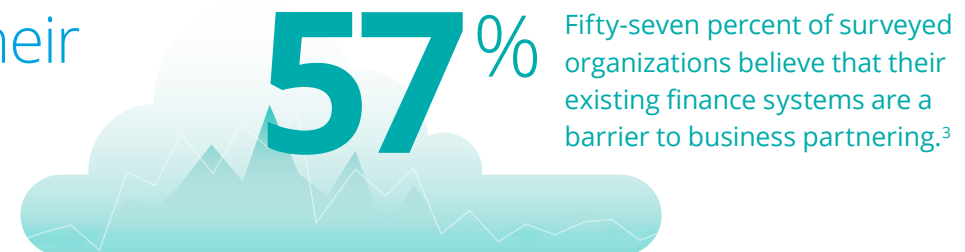
Centrally hosted digital software licensed by subscription, accessible over the web. No in-house data center, operating system, or platform to maintain. The vendor manages the product, not IT. New capabilities delivered quarterly. This is the cloud model, and it gives Finance a whole new tool kit.

Cloud-based systems and digital software have fundamentally changed how finance technology is developed, delivered, and consumed. And Oracle has long been at the leading edge of this trend, investing \$64 billion¹ since 2004 in its flagship cloud product and releasing nearly 400 new finance features² in 2019 alone.

This rate of innovation might strike you as either exciting or terrifying, depending on your past experience with technology enhancements. So if you're wondering how your team can possibly digest that many new features, the good news is you won't be forced to. Most features are released turned off, letting Finance and IT schedule the pace of change based on their priorities.

In other words, these are not your grandpa's technology upgrades. We're talking about a much simpler process.

The cloud-based subscription model lets small and midsize organizations use leading-edge technologies to innovate and differentiate their businesses as much as large organizations.



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The digital tool kit enables next-generation Finance



Deploying a digital finance platform

Natively digital cloud software delivering advanced functionality, accessible from anywhere over the Internet, with a built-in Web service library

Best-in-class suite of capabilities integrated, maintained, secured, and improved by Oracle

Continuous innovation delivered as quarterly feature updates, to promote ease of adoption



Getting the books right

Powerful financial apps for transaction processing, accounting, close, consolidation, and reporting

Persona-based dashboards to track performance and guide daily tasks of users

Fast low-touch processing via recommendation engines, optical character recognition, and collaboration tools



Forecasting performance

Full suite financial planning and analysis capabilities, with centralized data management

Real-time analytics to analyze trends, model changes, and sharpen sales and profit projections

Advanced visualization tools to display, manipulate, interpret, and communicate complex information



Making informed decisions

Interactive, customized reports that drill down through layers of multidimensional data based on a "single source of truth"

Cognitive insights, using predictive algorithms, for better decision support

Digital assistants that respond to natural language and can handle routine inquiries

With the right Oracle Cloud strategy, and combination of cloud services, you can reap the benefits of an autonomous technology and augmented finance experience.

These benefits promote a tech-savvy workforce and provide the foundation of your digital platform. From there, you can layer on additional technologies supported in an Oracle Cloud ecosystem, including platform as a service (PaaS), robotic process automation, machine learning, Internet of Things (IoT), and blockchain.

Moreover, the cloud-based subscription model lets small and mid-sized organizations use leading-edge technologies to innovate and differentiate their businesses as much as large organizations. This is a big change from the old days when only large enterprises could afford the best technology.



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What matters most

During a March 2020 *Deloitte Dbriefs* session⁴ for finance and technology professionals, we asked attendees to share their views concerning digital finance (summarized below). The key benefits many attendees desire are well within reach today.

How do you see Finance benefiting the most from digital technologies?

64%



Transaction processing, accounting, and reporting and analytics
n = 4,561

Where is your company on the Oracle Cloud-enabled transformation journey?

31%



In midst of implementation or already deployed
n = 2,754

Based on what you have learned about Oracle Cloud-enabled digital finance, what do you think may be the biggest opportunity for your company?

55%



Automation, standardization, and reporting and analytics
n = 4,581

Based on what you learned about cyber risk, what do you believe would be the biggest consideration for your organization when implementing a future cloud ERP solution?

42%



Data protection
n = 4,320



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Tomorrow's capabilities today



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Regular readers of Deloitte's *Crunch time* series may recall our 2018 predictions⁵ on *Finance 2025*. Among other things, we envisioned: core finance processes conducted with limited human intervention; real-time information available on demand to anyone who needs it; and finance professionals focused primarily on discovering new insights, not gathering and scrubbing data. While we're not there yet, this future is coming into view, and cloud technology can bring it closer to reality.

Getting there

Here's how Deloitte's Finance 2025 predictions match up to Oracle Cloud's capabilities.



Finance 2025 prediction

The finance factory

Transactions will be touchless as automation and blockchain reach deeper into finance operations.

Oracle Cloud capability

Integrated digital capabilities increase autonomous transaction processing, accounting, and closing.



The role of Finance

With operations largely automated, Finance will double down on business insights and service.

Real-time predictive analytics help Finance see patterns, spot new opportunities, and augment business partnering.



Finance cycles

Finance goes real time. Periodic reporting will no longer drive operations and decisions—if it ever did.

Real-time performance data, visualization tools, and dashboards enable continuous updates and insights.



Self-service

Self-service will become the norm. Finance will be uneasy about this.

Business users can track and analyze financial data on multiple devices on-the-go, without support from a finance analyst.



Finance 2025 prediction

Operating models

New service-delivery models will emerge as robots and algorithms join the finance workforce.

Oracle Cloud capability

Intelligent and guided finance operations with standardized processes can free up capacity or more business partnering.



Enterprise resource planning (ERP)

Finance applications and microservices will challenge traditional ERP. Big vendors will be prepared.

Ecosystem applications for specialized capabilities can leverage Oracle Cloud's Web service library and coexist seamlessly on the cloud platform.



Data

The proliferation of APIs will drive data standardization, but companies will still be struggling to clean up their data messes.

Having a single chart of accounts and financial master data management capability helps standardize data across end-to-end value chains.



Workforce and workplace

Employees will be doing new things in new ways, some of which will make CFOs uncomfortable.

New tools like predictive modeling and digital assistants help Finance expand its strategic influence.



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Future-proof your business

Oracle Cloud can provide a foundation for agility and innovation, which is critical when something as serious as a global pandemic prompts a dramatic real-time shift in your operations. At the time of this writing, COVID-19 has forced companies to close their books and file 10-Q reports remotely. Automakers are manufacturing ventilators. Perfume companies are making hand sanitizer. And workers are scrambling to do their jobs from home, while schooling their children.

Respond. Recover. Thrive.



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Future-proof your business

While nothing can prepare your company for a change this massive and unexpected, cloud-based applications can boost enterprise agility and resiliency. This explains why Gartner projects that “By EOY 2021, 50% of Oracle application service revenue will be cloud-related as enterprises accelerate their move to the cloud in response to the massive disruption of the COVID-19 contagion.”⁶

Driving this acceleration are digital capabilities that can help Finance adapt to large-scale changes. Once you move to the cloud:

- Finance teams can work anywhere there’s an Internet connection, using built-in communication tools to facilitate collaboration.
- Self-service features enable leaders across the business to access real-time information on demand.
- Integrated single-source-of-truth master data makes it easier to track sales of newly minted offerings.
- Finance can efficiently close the books remotely, without increased access and security overhead.

A global insurer, for example, used Oracle Cloud’s digital finance platform to carry out its first virtual close. Finance used Oracle’s collaboration and productivity tools to keep management apprised of financial impacts and to fulfill reporting requirements. The team also relied on Oracle’s data protection and control features to provide enhanced security. Given the complexity of closing the insurer’s books even under routine conditions, performing a virtual close certainly had its challenges. But digitally enabled technology helped finance leaders prepare for and execute the event.



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Future-proof your business

Cloud world—new rules

In large part, Oracle Cloud’s secret sauce is its “vanilla mandate”—which means the underlying components of Oracle’s standard software as a service (SaaS) applications can’t be modified. This is a big change from past practice. Historically, when you bought a database or application from Oracle, you could do what you wanted with it. Your IT team could customize it to meet business requests. Database administrators would monitor system performance and make changes to keep things running smoothly.

Now, you don’t need to manage the database or application software internally; Oracle does it for you. This takes responsibility off IT’s plate, so fewer in-house resources are needed to maintain your finance platform. But it also means the CFO, without significant consideration, can’t knock on the CIO’s door and ask her to build a unique capability. For that to happen, the CIO will need to work with Oracle to create it or leverage Oracle’s cloud-based PaaS capability to develop the new internal application (see next page). That’s the constraint.

The upside of this approach is that it forces standardization and simplification, making it easier to update software, enhance capabilities, and drive innovation quickly—without turning a desired change into a massive project. This can help your business remain agile and provides a ready-now way to absorb Oracle’s quarterly enhancements, which can include new digital features, enhanced functional capabilities, country-specific localizations, UX and performance improvements, and bug fixes. The move toward standardization also explains why large-scale digital finance transformations today are generally easier to implement than they were 20 years ago.

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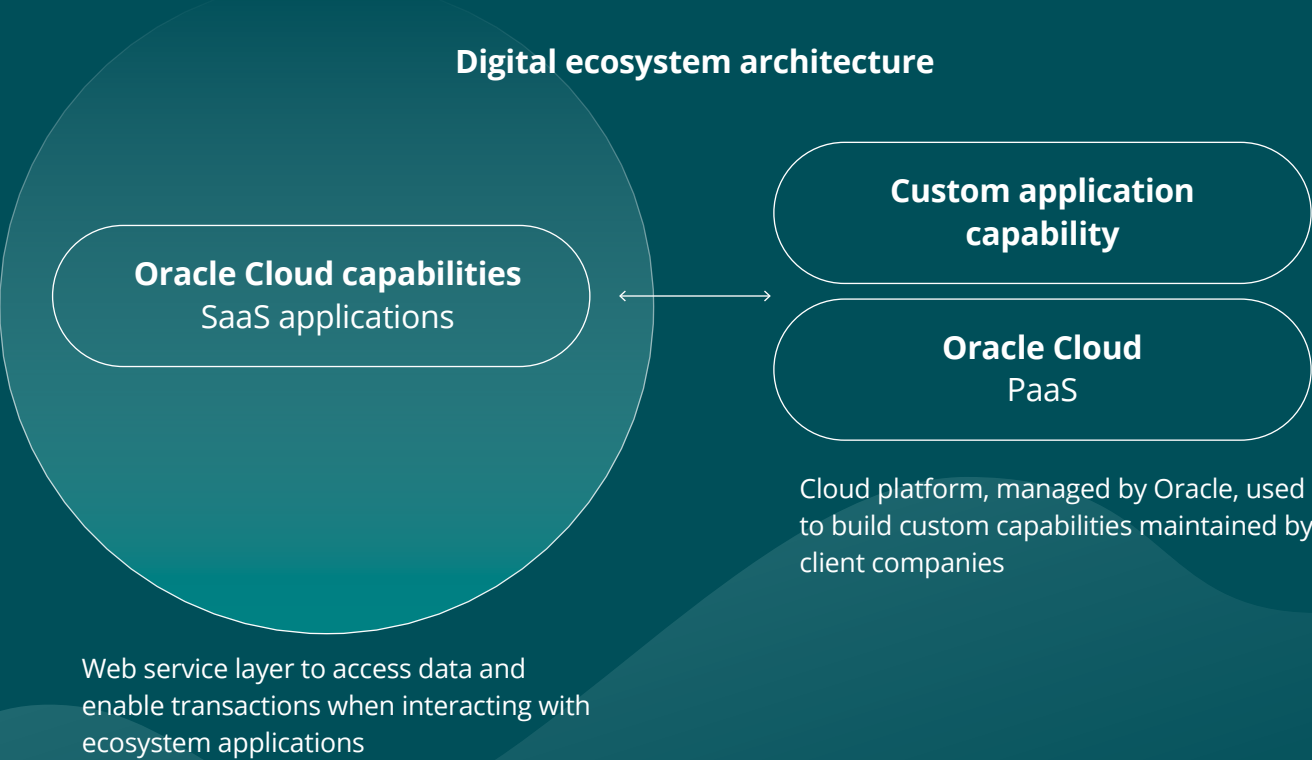
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Creating applications for signature capabilities

Oracle's standard SaaS applications can be configured, personalized, and tailored to meet many business needs. Moreover, Oracle's library of Web services lets you share data in real time with outside service providers. But if your business has a unique requirement, or a signature capability that differentiates it in the marketplace, you can use Oracle Cloud's PaaS technology to build custom applications and integrate them into the standard SaaS offerings. The flip side of doing so, however, is that your company will be responsible for testing and maintaining any personalized applications you create.



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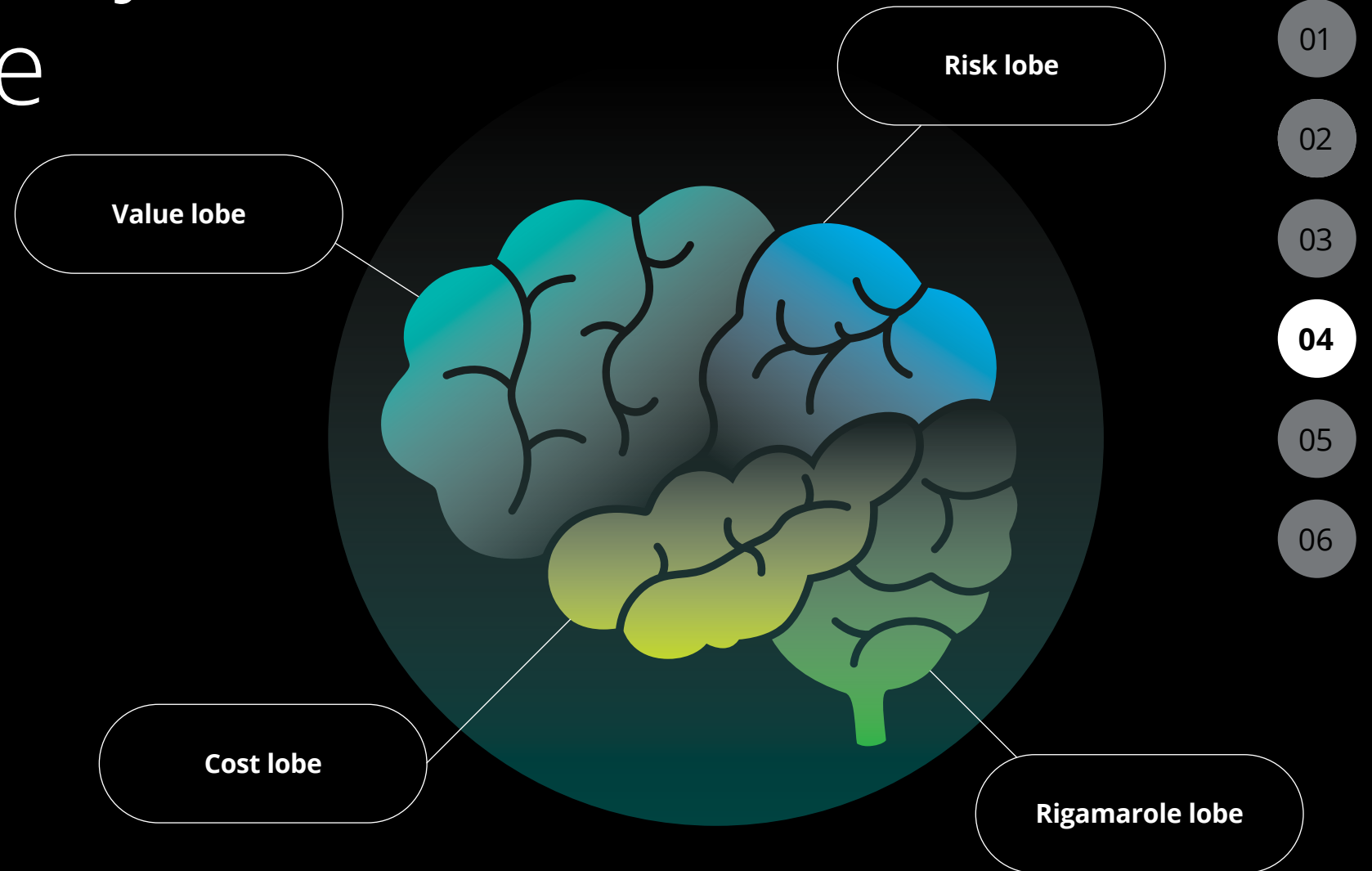
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Thinking about your business case



Mapping the CFO's brain

Thinking about your business case

Cost vs. value

When considering a digital finance transformation, the first question many CFOs ask is: Will I gain efficiencies and reduce cost? New technology can let you complement humans with machines, creating cost efficiencies. The “however” is, these gains can take some time to materialize. In fact, your costs could even increase slightly at first, as new roles and expertise are needed to run and optimize new processes. So if cost reduction is your main objective, you might be disappointed initially.

But let’s take a step back. The primary value Finance provides is generating the right information at the right time so business leaders can make good decisions. As you build your business case, think about how new technology can increase Finance’s value contribution. Look at ways technology might boost efficiency—perhaps through increased automation and

reduced cycle times—and effectiveness, such as early risk identification, better policy enforcement, and new insights.

For instance, consider this:

- How could automation free up Finance’s time to do more value-added work?
- How can advanced analytics help Finance provide better decision support?
- In what ways could real-time data monitoring prevent revenue leakage?
- How would a digital solution help enforce credit and collections policies and provide insights to take proactive measures?
- What information is the business missing today—and what are the implications of this deficit?
- How can Finance work more effectively with business partners and better understand their needs?

Smarter scenario planning

A large retailer asked its finance team to project what would happen if the price of television sets were reduced in specific geographies. How would it affect sales and profit margins after accounting for supply chain impacts, merchandise buying decisions, product placement, and other issues? Finance was able to provide a range of expected outcomes that could mean a difference of tens of millions of dollars.

Before it modernized its finance organization, the retailer would have simply marked down the TVs and then asked Finance to reactively report the results. Now, with smarter scenario planning, Finance’s role has shifted from reporting *what* happened to predicting *what could* happen.



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One example of how work changes after a digital transformation

Through automation, augmentation, and insights, digital transformation can enable Finance to spend more time conducting higher-value activities and less time performing mundane tasks. Here's an example of how a collections analyst's job might change.

Collections analyst tasks

1 Execute operations	2 Business decision support	3 Manage customer relationships	Outcomes
Execute collection activities, prepare aging reports, and send dunning letters and statements	Analyze data and patterns	Resolve payment issues and inquiries raised by customers	Reduce delinquency
Ensure credit and payment policies and terms are adhered to and perform account reconciliation	Perform reporting and analysis to drive insights and support business decisions	Resolve billing disputes and coordinate internally with other departments	Deliver a high-quality customer experience

Tasks after digital transformation

	1 Execute operations	2 Business decision support	3 Manage customer relationships	(+) Invest in continuous improvement
Impact on work	Less time spent executing recurring operational activities	Reduced time waiting for data and having IT build reports; more investment in self-service data analysis; more time driving business insights and supporting decisions	Enhanced ability to invest in customer relationships and make smart customer engagement decisions	Greater opportunities to improve collections process, policies, governance, and analytical models through cloud features, configuration, and data
Driver for change	Automation of spreadsheet reconciliations and other repetitive tasks, digital assistants, and self-service experience for business users	Improved dashboards to track KPIs and metrics, self-service data analysis, and interactive reporting capabilities to glean new insights	Improved customer analytics, with opportunity to focus attention on high-risk customers based on predictive models	Continuous introduction of new features offers opportunities to monitor process performance and drive innovation



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Digital finance in action

Deloitte has supported over 300 finance transformations using Oracle Cloud. Below are a few ways finance teams have used digital technology to support their businesses.

	Business problem	Oracle Cloud solution
Accelerate M&A integration	A large logistics provider, managing a worldwide portfolio, needed a digital finance platform to support M&A integration—one providing deeper insights, faster execution, and increased value.	With M&A integrations, speed is of the essence. Oracle Cloud's integrated platform with real-time financial analytics enabled faster decision making, so the company could recognize synergies quickly and report positive results to the Street.
Standardize and transform core finance	A global technology company with multiple ERP platforms and over 100 legal entities needed to standardize on a single digital platform encompassing sourcing, procurement, intercompany, finance, and planning processes.	Oracle Cloud provided a single system for performing financial consolidations and producing reports for the integrated company. It also helped standardize complex global requisitioning, sourcing, and procurement processes.
Enable new operating model and business partnering	A fully owned subsidiary of a global bank was looking to eliminate inefficiency and consolidate its accounting and reporting activities into a single "rightsized" controllership organization.	Oracle Cloud's modern and integrated system architecture provided consistent information across the controllership organization, enabling Finance to provide new insights to the business and create synergies through an optimized operating model.
Support new consumption billing models	A consumer organization needed to digitize and transform its archaic contracts, billing, and revenue accounting system to eliminate manual processes and stop revenue leakage.	Oracle Cloud's cloud-native integration framework was instrumental in designing a scalable contract invoice management platform that addressed the unique needs of consumer reporting.



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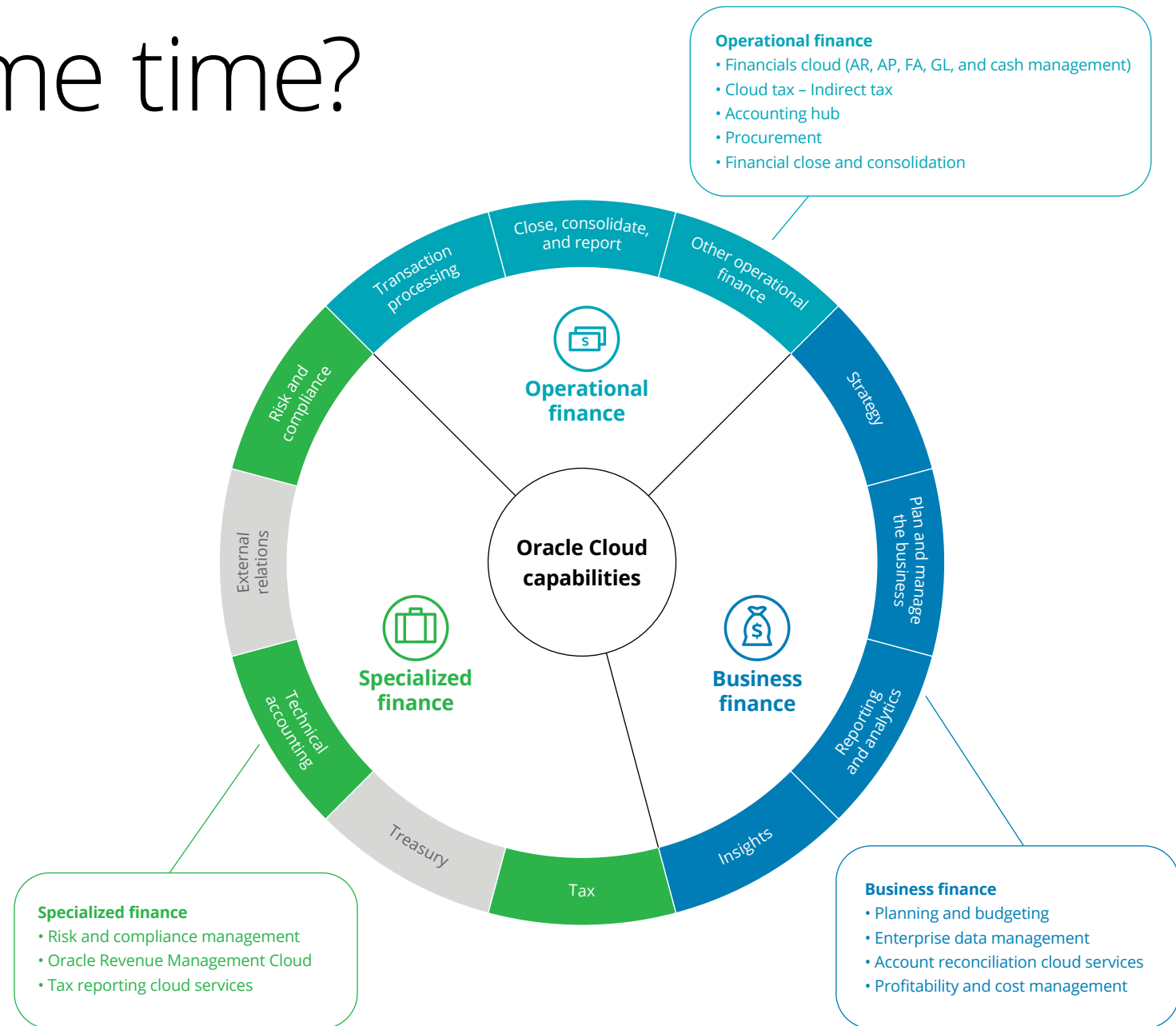
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Ready for prime time?

Digitizing and transforming your finance organization can be an agonizing decision, with a lot at stake. But hundreds of companies have made the move already, and you can benefit from their experience. So let's look at some issues and risks you'll need to consider.

First, can Oracle Cloud support everything Finance does today? As shown here, Oracle's cloud services cut across the three segments of Finance and can perform or support nearly all processes, except aspects of treasury and external relations. In addition, some data services (e.g., exchange rates and tax rates) and third-party services (e.g., EDI services and credit card services) will need to be integrated separately.



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I just don't know...

CFO

Maybe Finance should get its house in order first, before taking this on. We need to get better at stewardship, controls, and operational finance. We can't even process an invoice efficiently. Are we mature enough to make this jump?

CIO

This is actually a fast way to improve your core processes. Technology can be a catalyst for change and help people adapt to new ways of working. We won't make great strides by fixing isolated issues. We need fundamental change and a way to make it possible, while managing business-disruption risk.

CFO

You're so smart.



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Ready for prime time?

Here are some additional considerations—beyond functional capabilities—you'll want to explore when planning the move to Oracle Cloud:

Global footprint

Oracle Cloud can meet many regulatory, statutory, legal, and management reporting requirements in countries where global organizations operate—and new requirements are addressed as requests come in from Oracle's large customer base. This is a key differentiator when evaluating cloud-based solutions. Nonetheless, you'll need to determine if there are any gaps in your country-specific needs.

Industry-specific use cases

While Oracle Cloud has integrated solutions for many sectors and businesses—and is designed to coexist in application ecosystems—you'll need to determine your company's industry-specific requirements. These could include business

models, proprietary capabilities, data volume and performance needs, and third-party services. You can then work with Oracle to plan how these needs will be handled.

Infrastructure sizing

Oracle's underlying infrastructure is scalable, with processing power to handle volume surges during close cycles and other peak times. To take advantage of this flexibility, you'll need to help Oracle gauge your performance volume and create the right size cloud for your business. This means creating a playbook that outlines performance needs, benchmarks, responsibilities, planning, and testing. Your playbook should spell out what's expected at each phase of implementation and all activities that will be performed by whom.

Cyber risk

When you move your operations to the cloud, you'll need to prepare for new third-party risks.

Existing controls may no longer apply and will need to be refreshed. So defining which users have access to what information is paramount. You'll also need to identify your highest-value data. It's not feasible to provide top-level protection for everything, so you'll want to focus on protecting your crown jewels.

Legacy technology risk

Companies in mature industries often have complex, highly customized legacy systems that have grown through regulatory requirements, mergers and acquisitions, new business activity, and for any number of other reasons. Keeping these legacy systems up and running while you integrate or move them over time into your cloud architecture is a key component of implementation roadmap planning. It's also one of the biggest levers you have to de-risk the transformation.



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Your next move

As you set out on your transformation journey, here are eight strategies to help you succeed:

Lead with a transformation mindset

Outline your transformation objectives and how you'll use technology to achieve them. For instance, if you want to improve collections, what policies will you change? What technology capabilities will you use? What metrics will you track? What steps will you take with customers based on new insights?

Create a roadmap

Don't wait too long to go live all at once. Instead, define a low-risk release strategy with realistic targets, achieve them, and then build on your success. As you move up the value chain, consider how improved core processes will let you work in new ways. The sooner people see tangible benefits, the more support and enthusiasm you'll generate.

Appoint and empower project owners

Dedicated people from Finance and the business need to serve as *owners* of the project, not *customers* of the project. If you're already operating as lean as possible, this is easier said than done. But the people you can't afford to give up are an investment in your future.

Assign data owners

To help ensure your data is clean, complete, and ready to be loaded in at the right time, you'll need to assign data owners. Put them in charge of your critical data entities and dimensions and have them create a governance process to maintain data quality.

Strike strong partnerships

All stakeholders need to be fully engaged to reap the benefits of ongoing technology enhancements. This means Finance and IT will need to work hand in hand—and have a deep partnership with Oracle—for the program to deliver exceptional results.



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Your next move

Manage change adoption holistically

Don't underestimate the importance of assessing how ready your organization is for change and how fast it can adapt. Be sure to include readiness assessments and change adoption strategies as part of your overall implementation methodology.

Explore program funding options

Hidden sources of value may exist in tax efficiencies, which could be realized to help fund a digital finance transformation program. Consider opportunities to drive savings through product flow and transfer pricing optimization, sales tax exemption analysis, tax-efficient structures, R&D tax credits, and the tax functional operating model.

Obtain board-level commitment

As is typical with any large-scale change, everyone won't benefit equally after a cloud implementation. If someone needs to "take one for the team," you'll want top-level sponsorship to help all stakeholders get comfortable with the changes.

Cloud-based technology enables automation and continuous improvement. It can change your finance operating model, how you partner with the business, and how IT supports your function. The more time you invest up front to understand and get ready for these changes, the more success you'll likely have when you go live.

Dedicated people from Finance and the business need to serve as *owners* of the project, not *customers* of the project.



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Activate your digital DNA

Once you digitize Finance, and move to standard processes and technology, quarterly updates can become business as usual. And with a steady stream of enhancements and new features, Finance can continuously innovate and build on its capabilities.

But how can you embrace constant innovation, with so many potential paths to pursue, without becoming overwhelmed? Some companies address this challenge by creating a “digital foundry.”⁷

The digital foundry is charged with developing strategies for governing, testing, deploying, and communicating new releases that drive the innovation cycle. They’re responsible for:



Measuring performance against KPIs and driving ongoing innovation to achieve—and ultimately exceed—targets



Planning the update window



Creating a well-defined release-management playbook



Allocating time and resources for regression testing



Reviewing new software features and digital capabilities



Producing a communication plan to engage stakeholders and drive business results



Gauging the business benefit, feasibility, and timing of implementation

In short, the digital foundry owns continuous innovation and process improvement on your digital platform.



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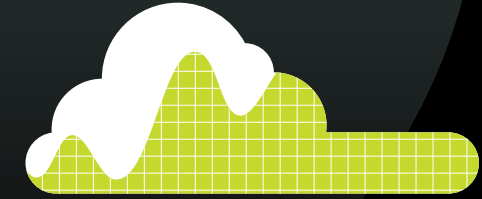
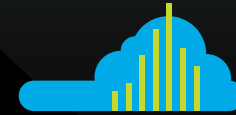
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Looking ahead

Moving to Oracle Cloud is transformational, but it's not a transaction. The journey to optimize your processes and acquire new digital capabilities doesn't end upon deployment.

Educate yourself on digitalization and what's possible. Keep investing in ways to work efficiently and be a better business partner. Determine how Finance can learn more, produce more, and influence more.

Your competitors ~~will be~~ are doing the same.



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