



Oracle Financial Services Software Limited

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April 30, 2013

Mr. Hari K.
Vice President
Listing Department
National Stock Exchange of India Limited
Exchange Plaza
Bandra-Kurla Complex
Bandra (East)
Mumbai 400 051

Scrip Code: OFSS

Dear Sir,

We enclose herewith press release titled "Auto Finance Companies Speed Time to Market for New Products, Reduce Risk, and Drive Down Operational Costs with Oracle Financial Services Lending and Leasing".

This is for the information of the Exchange.

Thanking you,

Yours sincerely,

For Oracle Financial Services Software Limited



Hoshi D. Bhagwagar
Company Secretary
and Compliance Officer

Encl: a/a

Auto Finance Companies Speed Time to Market for New Products, Reduce Risk, and Drive Down Operational Costs with Oracle Financial Services Lending and Leasing

Gateway One Lending and Finance Creates New Revenue Streams, Automates Processes, and Improves Operational Efficiency with Oracle Solution

Redwood Shores, Calif. – April 30, 2013

News Facts

- Auto finance companies are looking to drive down operational costs, accelerate end-to-end processes, and reduce overall risk to ensure a competitive advantage in an increasingly complex market. [Oracle Financial Services Lending and Leasing](#) Version 14.0, released today, delivers a comprehensive solution – built on a flexible service-oriented architecture – that automates and unifies the auto financing lifecycle – from origination to servicing through collections – and gives financial institutions the agility to quickly capitalize on new opportunities.
- With Oracle Financial Services Lending and Leasing, financial institutions can use a single platform to effectively manage the auto finance processes across products, divisions, distributors, and communication channels, reducing IT complexity and costs while improving customer service and time to market. It also delivers accurate, actionable information and advanced analytical capabilities that help to reduce the average cost per loan and lease and minimize risk.
- With comprehensive functionality for auto-dealers, the solution helps establish a closer tie between lenders and auto dealers to provide a seamless customer experience.
- Version 14.0 includes a new user interface that provides improved productivity and is easier to navigate.
- [Gateway One Lending & Finance](#), a leader in the indirect auto finance marketplace, is using Oracle Financial Services Lending and Leasing to accelerate origination and servicing processes, reduce risk, and drive new revenue streams. The lender, based in Anaheim, California, is improving business agility and accelerating time to market for new products with the solution's flexible and extensible scoring and pricing tools - enabling it to capitalize on emerging opportunities.
- Using Oracle Financial Services Lending and Leasing, Gateway One has automated and standardized funding processes by implementing an interface with DealerTrack Digital Services for data entry and verification services. As a result, it can boost operational efficiency, drive down loan origination and servicing costs, improve collections effectiveness, and reduce revenue leakage.
- The solution's analytical and behavior scoring capabilities enable Gateway One to make more informed credit decisions that reduce risk related to non-performing loans.
- By standardizing on Oracle Financial Services Lending and Leasing, auto finance companies reduce IT complexity and management costs associated with maintaining multiple platforms, and improving process and data integration across origination, servicing and collections functions.

Supporting Quotes

- “Oracle Financial Services Lending and Leasing's flexibility and robust functionality enables us to address our most pressing challenges, including enhancing the customer experience and keeping operational costs down. At the same time, we gain expanded insight that helps us to reduce risk,” said Todd Pierson, chief operating officer, Gateway One Lending & Finance.
- “As leading lenders look to drive growth, institutions such as Gateway One Lending & Finance, are investing in innovative solutions that equip them to rapidly capitalize on emerging market opportunities, while reducing risk and improving the overall efficiency of their origination, servicing, and collections processes. Oracle Financial Services Lending and Leasing meets these requirements with a single scalable, robust and proven platform, that also helps organizations to reduce IT complexity,” said Chet Kamat, CEO & Managing Director, Oracle Financial Services Software.

Supporting Resources

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About Oracle in Industries

Oracle industry solutions leverage the company's best-in-class portfolio of products to address complex business processes relevant to financial services, helping speed time to market, reduce costs, and gain a competitive edge.

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