

ORACLE

Oracle AI Playbook for Financial Excellence

Becoming a predictive
powerhouse with Oracle AI





Oracle's strategy for reducing costs and accelerating growth with Oracle AI

Every organization is exploring AI's potential to transform the way work gets done. This is especially true in finance, as leaders look for ways to make faster, smarter decisions and boost efficiency with touchless processing.

At Oracle, we've embraced this reality head-on. Oracle AI enables our teams to innovate faster while improving productivity and efficiency. It gives us a significant edge—helping accelerate business cycles, adapt quickly to changing market demands, and enhance customer, partner, employee, and candidate experiences. Ultimately, our broad adoption of AI is driving higher growth and improved margins while strengthening risk management and compliance, positioning our business for sustained competitiveness and long-term shareholder value.

When we moved to the cloud, the automation in [Oracle Fusion Cloud Enterprise Resource Planning \(ERP\)](#) and [Enterprise Performance Management \(EPM\)](#) helped our finance team become strategic catalysts of company growth, focused on forward-looking planning rather than backward-looking analysis. Now, the embedded AI in Oracle Fusion Cloud Applications is enabling touchless processes and real-time data insights, unlocking new levels of business agility.





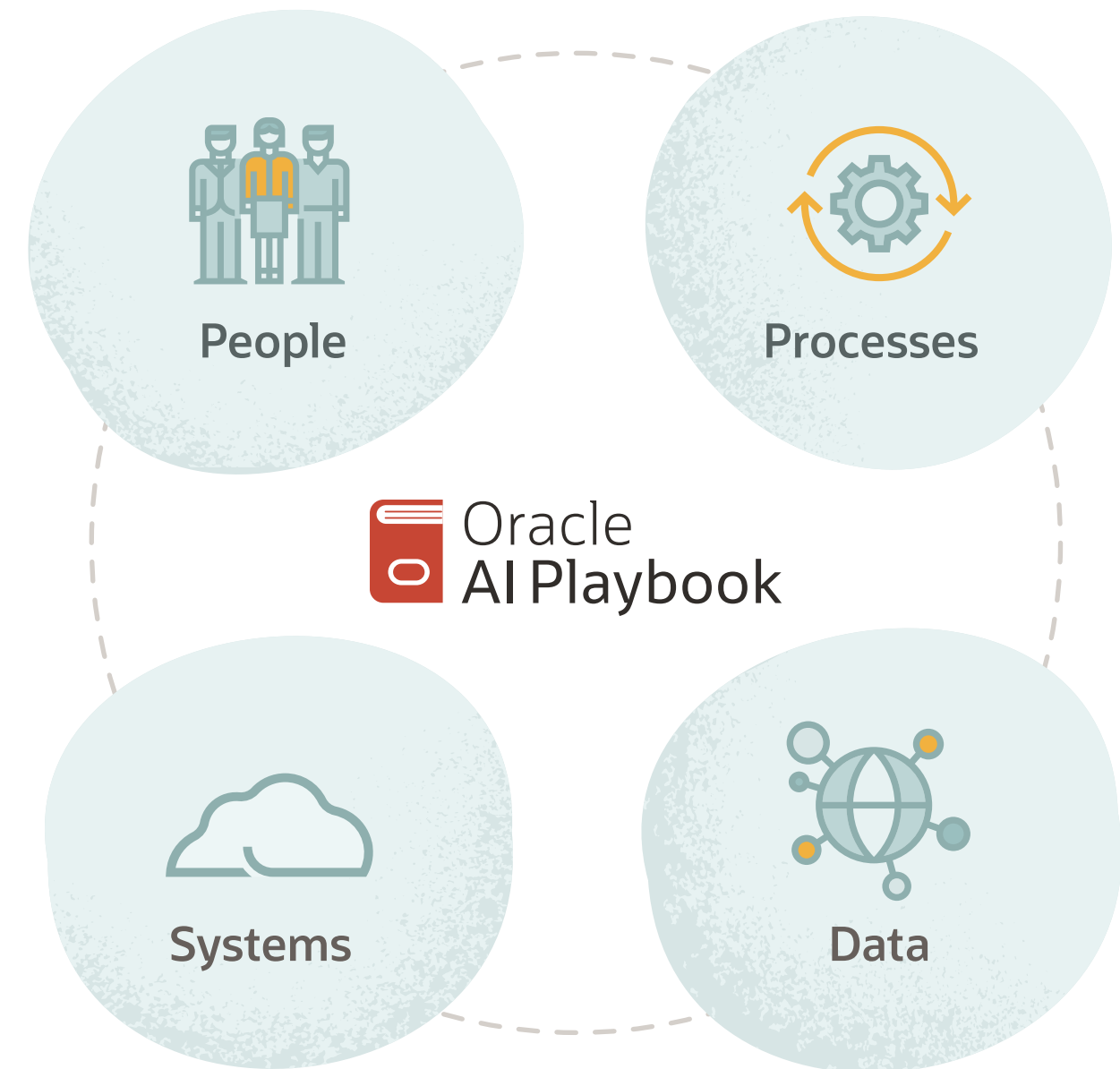
AI is helping meet our finance team's specific goal of becoming a predictive powerhouse—using data and sharing insights to help us anticipate and head off problems, plan for emerging opportunities early, and prepare for unforeseen events. At the same time, we recognize that adopting AI requires responsibility. As a result, our finance leaders set a high bar for governance, accuracy, and compliance, and we build those expectations into how we apply AI, including data quality and audit controls.

The Oracle AI Playbook for Financial Excellence describes the strategy our finance team uses to adopt AI across our operations. The strategy goes beyond how we use [Oracle Cloud Applications](#) and [Oracle Cloud Infrastructure \(OCI\)](#). It's about aligning people, processes, data, and systems so we can achieve more with less. By sharing what we've learned, we hope to help finance organizations everywhere accelerate their own AI journeys and realize the full potential of this transformation.

PART 1

Framework for driving business success

We mentioned that we focus on four major vectors: people, processes, data, and systems. Before we get into how we use AI internally, we want to explain why each of these elements is so important.



People



Our people power our success, so we start by aligning each employee with our strategy and common goals. We then organize for success and instill a culture of continuous innovation.

Leadership

Our leaders set the direction and the urgency for utilizing AI at Oracle. Chairman Larry Ellison, CEO Clay Magouyrk, and CEO Mike Sicilia serve as the executive sponsors for enterprise-wide AI adoption, making it clear that AI is essential to customer success, performance, and productivity. In turn, senior leaders across the company reinforce that leveraging AI isn't optional—it's central to how Oracle wins, delivers customer satisfaction, and leads in our industry. Their guidance provides urgency across the enterprise, ensuring every function is driven to innovate and improve with AI.

Goals

With leadership setting the direction, every team aligns its goals to Oracle's true north: customer success. That means leveraging Oracle's unified AI stack across our own operations and helping customers in every industry harness the latest AI breakthroughs to solve their most complex problems and remove obstacles to success. Across teams, we define goals not only by efficiency or growth but also by how effectively we apply Oracle's AI innovations to improve our own operations and, in turn, deliver better outcomes for our customers.

For development teams, that means building the AI capabilities our customers need most, proving their value and leveraging lessons learned through Oracle's own adoption of AI, and leveraging AI to improve and speed development cycles. For front-office teams, it means using AI to better engage prospects, qualify opportunities, accelerate deal cycles, and provide personalized, proactive support. And for back-office teams, it means applying AI to boost productivity and outcomes.

Organize

Beyond ensuring that every individual at Oracle aligns with and focuses on our true north of customer success, we also organize to drive transformation success.

Global process and data owners (GPDOs) sit in the business and are responsible for establishing efficient global processes, improving user experiences, creating and prioritizing new AI adoption plans, governing the data needed for success, and helping mitigate potential risks associated with AI adoption. Critically, they standardize how work gets done, reduce complexity, and create the foundation for consistent, best-in-class operations across Oracle.

Global solution owners (GSOs) sit in IT and partner with GPDOs to implement the AI plans, operationalize the technical aspects of data governance, monitor success, share ideas for improvement and ongoing innovation, and help ensure we achieve our goals. While GPDOs focus on global standardization and are accountable for the overall success of business processes, GSOs are responsible for technology adoption and success.

Together, GPDOs and GSOs ensure that AI and automation aren't simply IT projects but are fully incorporated into and aligned with Oracle's business strategy.



Culture

The final element of the people side of the equation is culture and the psychology that accompanies change. This is a major focus because, while leadership sets the tone, it's our culture that makes AI adoption real and impactful in daily work. At Oracle, every employee is expected—not just encouraged—to consider how AI can make their work more efficient and effective. We relentlessly question assumptions, share learnings across functions, and are always willing to disrupt ourselves in pursuit of better outcomes.

To support this, [Oracle University](#) provides AI training tailored to roles across the company: business users learn how AI can streamline workflows and improve decision making, and developers and consultants gain hands-on experience leveraging [Oracle Code Assist](#) to build applications faster or configure and deploy AI capabilities and agents. This training emphasizes real-world scenarios that ensure employees not only understand AI concepts but also can apply them directly to accelerate and improve their daily work. More than 50K employees are already certified in Oracle AI.

Finally, on an ongoing basis, teams across functions leverage AI insights to continually improve the way we do business. In marketing, for example, AI provides recommendations to increase demand generation and boost lead conversion. In sales, AI delivers insights to help accelerate deal cycles. And in support, AI identifies opportunities to improve our products, documentation, and support processes. These insights don't just sit in dashboards—they shape how our employees work. This willingness to learn from data and adapt quickly is what defines Oracle's AI-first culture. Innovation isn't limited to a few teams. It's the responsibility of every employee, every day.



50K
employees are
Oracle AI-certified

Processes

After our focus on people, we continually review our end-to-end business processes, which underlie the experiences we deliver to our customers, partners, and employees.

A three-step approach helps us in our ongoing evaluation and improvement of internal processes.

Streamline

First, we streamline the journey for the stakeholders we serve. This isn't just about reducing steps—it's about reimagining core processes as fully automated. By applying AI across marketing, sales, service, finance, supply chain, and HR, we can eliminate manual handoffs and reduce the friction that slows down organizations. The result is faster execution, smarter decision making, lower costs, and better experiences for everyone we serve.

Empower

Once we've streamlined processes, the next step is to shift focus from administrative tasks to higher-value work. For example, we've empowered our finance teams so they no longer need to manually audit expenses, forecast demand, or review vendor contracts line by line. Instead, they now rely on AI to handle these tasks, freeing them up for more strategic activities. In situations where human discretion is needed, we empower employees to consider AI guidance and determine the best course of action.

Delight

Finally, we look for ways to delight those we serve so they not only can complete their activities quickly and successfully but also enjoy the process. Speed matters a lot. Whether it's an employee getting real-time answers through an AI agent, a customer receiving fast, accurate support, or a supply chain manager accessing predictive insights—to cite just a few examples—AI helps individuals achieve value more quickly. Beyond speed, AI improves experiences by making interactions more intuitive and satisfying.

Data

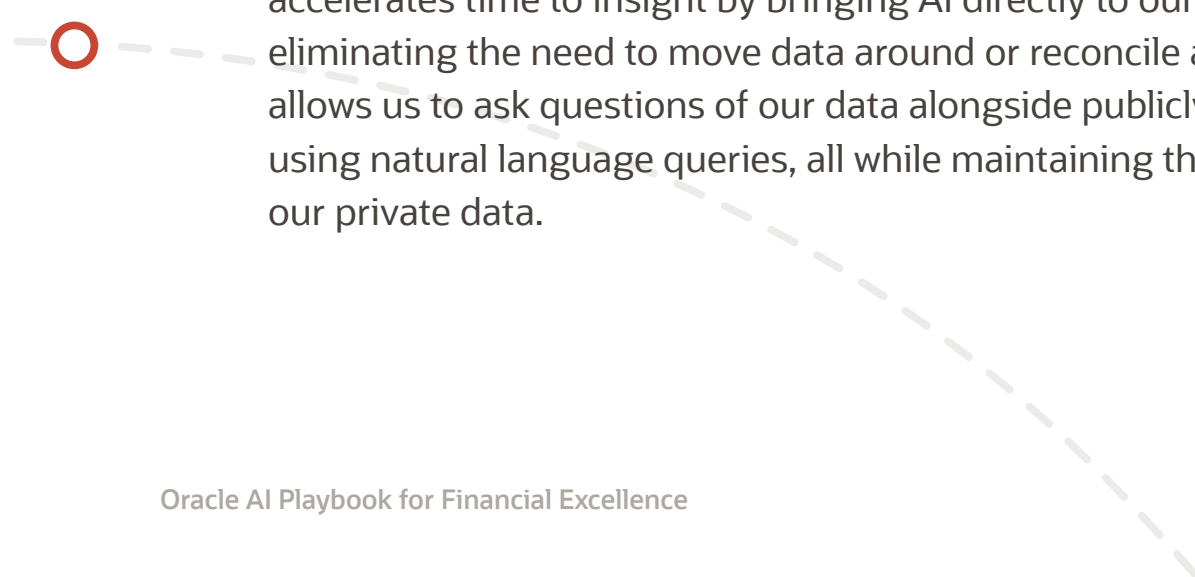


Data is at the heart of how we run Oracle and the solutions we deliver to customers.

For decades, we've helped organizations harness the power of data to drive growth, innovation, and efficiency. And because data serves as the foundation of every AI outcome, we treat it as a strategic asset and responsibility—ensuring that data quality and accuracy are a priority across the company.

Unified data model

The vast majority of Oracle's enterprise data runs on a shared model in Oracle Fusion Applications and [Oracle AI Database](#), providing a single source of truth for our business operations. That consistency improves the quality, speed, and auditability of AI-assisted work: supply chain recommendations, touchless finance processes, sales forecasting, and much more. And the governed foundation makes embedded AI reliable by design—models run on clean, consistent, first-party data that's trusted inside Oracle. Plus, Oracle AI Database accelerates time to insight by bringing AI directly to our enterprise data, eliminating the need to move data around or reconcile across systems. This allows us to ask questions of our data alongside publicly available information using natural language queries, all while maintaining the safety and security of our private data.



Governance and accountability

At Oracle, governance isn't an afterthought—it's built into the way we manage and apply data, automation, and AI every day. Oracle's global process and data owners are accountable not only for driving AI adoption and prioritizing use cases to improve their process areas but also for identifying data sources and maintaining data quality, so information remains accurate, up to date, and relevant. They also identify target users, set access levels, and implement controls to keep data secure and compliant.

Critically, GPDOs also pay close attention to any other impacted parties or processes and identify potential risks that might arise from AI use. They then collaborate with a cross-functional governance team, including representatives from legal and security. Together, they assess risks—including regulatory and compliance exposure, model bias or hallucinations, data privacy and quality issues, reputational impact, and unintended uses—and implement safeguards to address those risks.



Systems



Beyond people, processes, and data, our use of OCI, Oracle AI Database, and Oracle Fusion Applications is critical to our success.

We run on a unified, AI-native technology stack that provides reliability, performance, flexibility, and security to operate at scale while continually innovating and improving.

Because OCI was engineered differently from the start with ultrafast cluster networking, we can support high-bandwidth, low-latency AI workloads at scale. We also benefit from the same OCI deployment flexibility we offer our customers. For Oracle, that means running workloads in Oracle EU Sovereign Cloud and Oracle Government Cloud regions where required.

With Oracle AI Database, Oracle can run vector searches, query data using natural language, and leverage large language models, all without needing to move our data. This approach—bringing AI to our data—is a major differentiator. Oracle AI Database lets us apply AI securely to our most sensitive workloads and quickly develop new applications with embedded intelligence.

The best AI comes from the best data, and the best data comes from an integrated suite. Not only does Oracle benefit from the unification of processes together with embedded AI and AI agents in Oracle Fusion Applications, but we can also adopt new AI innovations quickly, seamlessly, and securely across our operations—with new features delivered every 90 days. With more than 150 embedded AI features already deployed across HR, finance, marketing, sales, support, and supply chain, Oracle AI is transforming our operations and driving measurable business outcomes.

Centralize applications

Centralizing our corporate applications has been one of the keys to our success. It's helped us reduce complexity, costs, time, and obstacles that would otherwise impede our ability and agility to deliver exceptional experiences to those we serve. By centralizing on Oracle Fusion Applications, we integrated processes and gained a single source of truth for data and a holistic view of our operations. With all key transactional data centralized, we can leverage company-specific data to inform the AI and insights that Oracle AI provides to our teams. This consistency enables more intuitive user experiences, improves employee productivity, and makes it easier to roll out new capabilities and innovations across the entire business.

Deploy out of the box

As a rule, we've eliminated customizations and deployed Oracle Fusion Cloud Applications Suite out of the box, which has helped us to simplify how we operate, reduce overhead, and eliminate reliance on IT support. This lets us continuously innovate at speeds that organizations with customized environments can't match.

A unified technology stack enabling enterprise AI



Oracle Cloud Applications

Holistic suite, powered by OCI and Oracle AI Database, with easy access to embedded AI features and agents directly in workflows



Oracle AI Database

Brings AI to your data and unlocks its full potential safely and efficiently



Oracle Cloud Infrastructure

Unmatched performance, flexibility, security, and cost effectiveness

Continuously innovate

Having centralized, cloud-based applications enables us to improve on an ongoing basis versus waiting years and years to upgrade to new systems and take advantage of AI innovations across our front- and back-office operations. And while adopting new features every 90 days can sound intimidating, our global process and data owners alongside our global solution owners have created prioritization and adoption workflows so we can embrace innovation right away and don't delay achieving new value. GPDOs and GSOs also leverage [Oracle Cloud Success Navigator](#), an interactive tool that provides guidance and AI-powered insights to accelerate cloud implementations and new feature uptake. Plus, GPDOs and GSOs have the opportunity to further innovate with Oracle AI Agent Studio, creating custom agents that fully integrate into Oracle Fusion Applications and operational workflows.

To support this continuous cycle of innovation, our teams also rely on a dual AI-powered testing approach. Technical testing validates that updates are secure and stable, while user and experiential testing gathers employee feedback to ensure that new features improve the way work gets done. With OCI AI Services, we've accelerated the technical testing process, replacing manual regression tests with digital testers that translate test assets into more than 35 languages, generate schema-perfect synthetic data on demand, and mine historical data to surface risks and build ready-to-execute quality assurance plans. We've made testing more effective and saved thousands of hours, enabling rapid innovation.

Leveraging OCI for other IT needs

Beyond running our core operations on Fusion Applications, Oracle runs other strategic applications on OCI and Oracle AI Database, gaining the performance, reliability, security, and AI capabilities of our AI-native stack while maintaining integration with Fusion Applications. When new applications are needed, we build them with [Oracle APEX](#) on OCI and Oracle AI Database, benefiting from low-code development, embedded AI services, and a shared data foundation. This lets our teams quickly deliver new solutions that are scalable and secure.



PART 2

How we close our books and release earnings in less than 10 workdays

Imagine if your finance team didn't have to spend any time on reporting. Imagine if the reports were always available and the data was always updated, like the score of a sporting event. That's our goal.

As we focus on achieving a continuous close, our global process and data owner for reporting looks to the intelligent automation and AI features in Oracle Cloud ERP and EPM while also working to streamline our processes.

For example, as we first embarked on our journey to the cloud and Oracle Cloud ERP, our GPDO standardized the mapping of more than 30 different charts of accounts. This enabled us to deploy a single global chart of accounts. The result? We can now run a single report in Oracle Cloud ERP across all reporting entities in a standard format and tie out intercompany balances in just 90 minutes—95% faster than before.

Then, our GPDO identified ways we could take advantage of our ERP and EPM applications to eliminate manual activities. The intelligent automation capabilities embedded in our applications—such as Bank Auto Reconciliation, Matching Rules, Recurring Journals & Allocations, Intercompany & FX Revaluation, Workflow Auto-Approvals, and EPM Account Reconciliation (ARCS) Auto-Certify and Transaction Matching—reduced manual accounting by nearly 60%, a percentage that continues to increase every quarter. Today, 97% of our hundreds of thousands of banking transactions each quarter are automatically reconciled. This means our finance team doesn't need to spend valuable time identifying, deciphering, and matching the transactions passing through our bank accounts. Similarly, 97% of our balance sheet reconciliations are on Oracle Cloud EPM, of which 30%, and climbing, automatically reconcile with no human touch.

Oracle Fusion Cloud EPM

Narrative Reporting drafts executive narratives and insights using current business data across Oracle systems

Narrative Reporting in Oracle Cloud EPM has also helped our finance team produce clear, consistent, and executive-ready reporting. Using reusable templates powered by machine learning and predictive AI, this feature standardizes quarterly preparation, minimizes input errors, and eliminates repetitive setup. It also structures insights and analysis, supporting more informed decision making for finance teams.

Now, with generative AI built directly into Narrative Reporting, our finance team can more quickly deliver executive narratives and real-time insights using current business data across Oracle systems. Capabilities such as contextual formatting, explainability, and autogenerated insights help our finance team speed up reporting, become more predictive, and drive strategic cost savings. Because each narrative includes transparent source links and explanation summaries, every output is fully traceable and audit-ready by design. Our team can instantly produce dynamic, context-aware explanations across multiple

scenarios, clarifying the “why” behind the data and giving leaders a faster view of variances and trends. This accelerates the preparation of quarterly close packages, earnings commentary, and board reporting, while ensuring every narrative remains trusted and compliant.

In short, the intelligent automation and AI features in Oracle Cloud ERP and EPM have been a game changer. Oracle closes books and reports earnings in under 10 workdays—faster than any other company on the S&P 500 and nearly two weeks ahead of the index average. That speed gives us back more than 40 workdays per year, or roughly two months of strategic runway. While other companies are still busy preparing backward-facing reports, our team can look forward—acting as strategic advisors who help guide the business with timely insights that support cost savings, innovation, and growth. And because accuracy and governance are built into every process, our finance teams can deliver these outcomes with confidence.

Oracle Cloud ERP and EPM

**<10
workdays**

to close our books and release earnings, fastest on the S&P 500



PART 3

How we're reducing forecast cycles by 20%

Budgeting and forecasting must operate as two sides of the same coin.

Our ability to meet our goals depends on aligning what we plan to spend with what we expect the business to generate. When the forecast shifts—because a sales rep leaves, a major deal changes, or pipeline assumptions evolve—we need to immediately understand the budget impact and adjust. Likewise, the budget determines how we staff sales teams, invest in regions, and allocate spend in ways that directly shape the forecast itself.

To make this possible, real-time access to forecast and budget data is essential. Instead of waiting for end-of-month or end-of-quarter reports, we're ensuring leadership can see day-to-day changes in the forecast—whether deals advance or stall, whether organizational changes affect pipeline, or how spending is trending. This immediacy gives leaders the agility to quickly course correct rather than relying on backward-looking reporting.

Our finance team continually looks for ways to accelerate and modernize the planning process using our focus on people, processes, data, and systems. Here's how we applied that framework to give Oracle leadership a clear, real-time view of our business.

Our GPDO for planning developed a single global methodology for revenue modeling and expense forecasting. By standardizing on one approach worldwide, we eliminated more than 100 disconnected spreadsheets previously used for manual forecasting.



But the GPDO didn't stop there. We had relied on two separate applications—one for budgeting and one for forecasting—which created duplicate work, reconciliation challenges, and misalignment. By consolidating onto a single system for both, we eliminated inefficiencies, ensured budget-forecast alignment, and freed more than 80,000 hours annually for higher-value analysis.

AI has accelerated this transformation even further. Advanced Predictions in Oracle Cloud EPM, which is powered by multiple data inputs, modeling layers, and statistical models, helps our business users make timely forecasts. Intelligent Performance Management (IPM) Insights continually monitors plans, forecasts, and variances, alerting our finance teams to anomalies, biases, or correlations. Models update as new data arrives, allowing for quick reactions to market shifts, supply disruptions, or economic changes. Scenario simulations (what-if models) help prepare for uncertainties, such as downturns or demand spikes, while predictive insights and automation support faster, smarter decision making.

This shift from spreadsheet-driven, request-and-respond reporting to automated, insight-driven forecasting has dramatically reduced workload across several planning processes. For example, we've reduced the workload required to forecast SaaS revenue by 85% and the workload required to forecast global headcount by 90%, thanks to the multivariate AI models that are specifically designed for finance. AI agents also review and clear intra-LOB variances, saving hundreds of hours of governance cycles each quarter.

These innovations are materially improving speed and accuracy across Oracle finance. We're on track to reduce forecast cycles by 20%—eliminating a full day from the forecast process—while increasing forecast accuracy to at least 98%.

Oracle Cloud EPM

20% faster planning cycles

≥98% accuracy



Today, 100% of Oracle's global spend and headcount metrics flow through IPM Insights, enabling a consistent, unified view of performance across every line of business. As our models have improved, we've shortened planning cycles by 35% and extended our planning horizon by 75% without expanding workload.

We are now entering the next phase of our transformation: predictive outcome modeling and agentic AI that proactively pushes insights to finance and business leaders. This next wave will further reduce manual effort while strengthening alignment, transparency, and strategic decision making across Oracle.

35%

accelerated
planning cycles



PART 4

How we're improving cash visibility and accelerating cash flow

Improving how we plan and forecast is only one part of building a high-performing finance organization. Fast access to accurate cash information is essential for running the business and responding quickly to change. That's why we're modernizing the processes that influence how cash moves across the company—starting with order-to-cash, payroll, and cash forecasting—using our focus on people, processes, data, and systems.

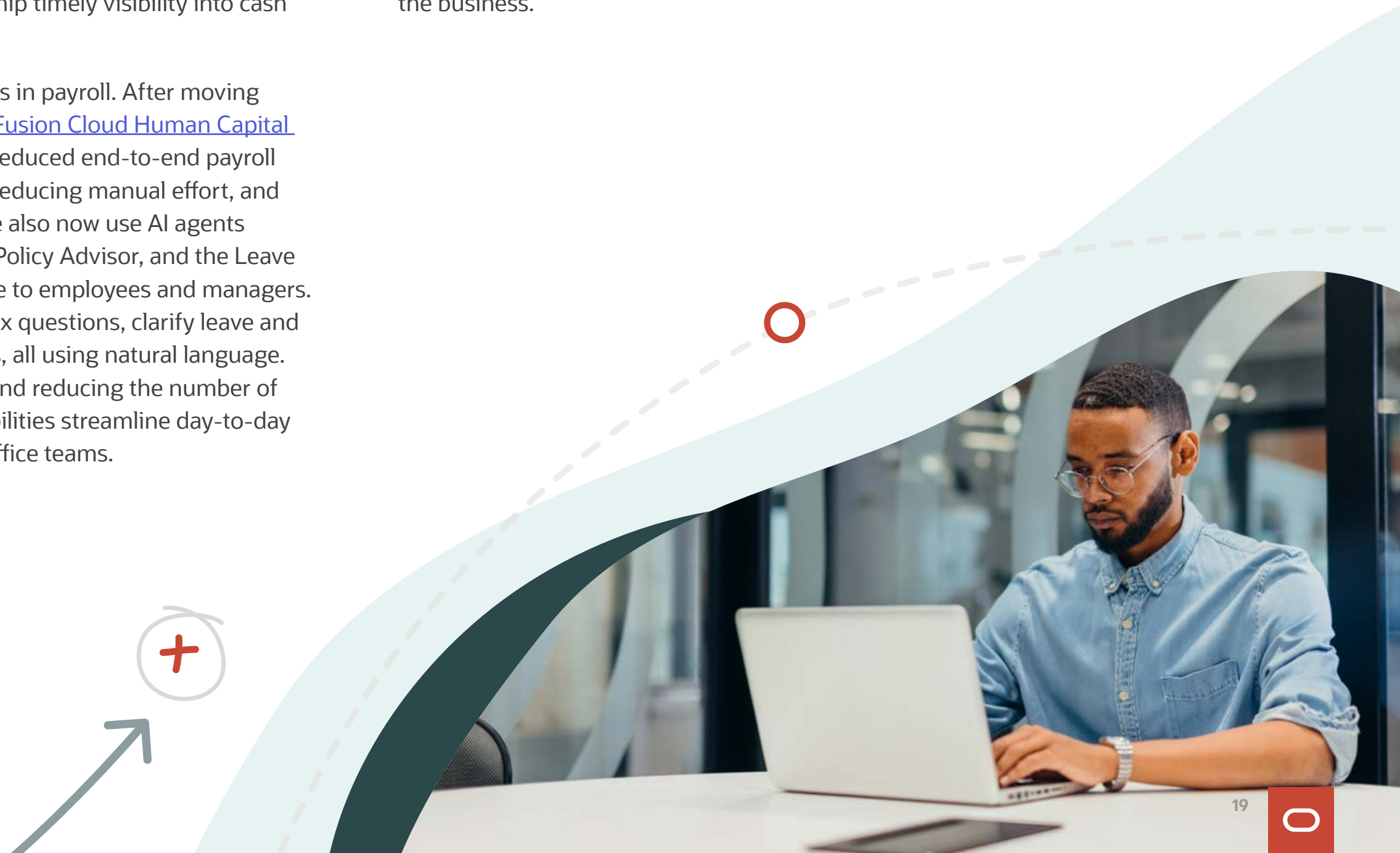
We began by strengthening how our credit and collections teams work with customers. Rather than relying on lower-cost resources primarily focused on basic transaction processing, we invested in more highly skilled analysts who could engage directly with customers, understand the root cause of issues, and resolve them quickly and respectfully. This shift elevated the quality of every interaction. And because we also removed manual tasks, eliminated unnecessary handoffs, and improved tracking and reporting, analysts now focus their time on the customer conversations that matter most. The result is faster dispute resolution times, a more positive customer experience, and stronger long-term relationships.

Beyond elevating our teams and simplifying how work gets done, we also standardized our invoicing experience globally, eliminating nearly 100 variations of invoice templates and making it far easier to comply with local requirements across the 175 countries where we operate. These improvements have given us a more predictable, consistent, and scalable foundation for managing cash.

Finally, we modernized the systems that run our order-to-cash lifecycle, moving to Oracle Fusion Cloud Applications. Today, we deliver more than 1.5 million invoices annually, analyze almost 40,000 credit reports, and process more than 550,000 customer cash receipts—all with significantly fewer manual touchpoints. Embedded intelligence across these workflows enables us to close more than 100 AR subledgers in under 24 hours. This gives leadership timely visibility into cash positions and working capital needs.

We've seen similar operational and cash flow benefits in payroll. After moving global payroll operations to Oracle Payroll in [Oracle Fusion Cloud Human Capital Management \(HCM\)](#) and automating key steps, we reduced end-to-end payroll processing time by a full day—improving accuracy, reducing manual effort, and freeing our teams to focus on higher-value work. We also now use AI agents embedded in Fusion—such as the Pay Analyst, Pay Policy Advisor, and the Leave and Absence Analyst—to provide real-time guidance to employees and managers. These agents explain payslips, answer payroll and tax questions, clarify leave and absence policies, and provide insights into variances, all using natural language. By giving employees immediate, accurate answers and reducing the number of inquiries routed to payroll specialists, these AI capabilities streamline day-to-day operations and boost the productivity of our back-office teams.

All this automation and AI has helped us deliver on our goal of improving the speed, accuracy, and confidence of our cash decisions. By reducing manual work, strengthening data quality, and applying AI where it adds the most value, we've built a cash management operation that scales globally and supports Oracle's growth while giving our leaders the timely insights they need to run the business.



PART 5

How AI eliminated manual expense work and saved more than 200,000 hours a year

In the past, Oracle employees often spent hours collecting receipts, making copies, uploading receipts, and submitting expense reports. Managers then spent valuable time reviewing the reports, consulting policy documents, asking for additional information, and approving the requests. And then to top it all off, our back-office teams spent hours reviewing the submissions.

All that adds up. At Oracle, if our more than 160,000 employees each spend even two hours per quarter on these tasks, that comes to an incredible 1.3 million hours a year—a huge waste of our incredible talent. When we were moving to the cloud, our global process and data owner for expenses took the opportunity to reassess the experience and brainstorm ways to revamp the process.

We started by simplifying the employee experience and removing unnecessary steps, with the goal of making the expense submission process completely touchless. To achieve this goal, we reduced expense categories and eliminated unnecessary requests for information. In addition, with each Oracle Fusion Cloud quarterly release, we continually reimagined expense management.

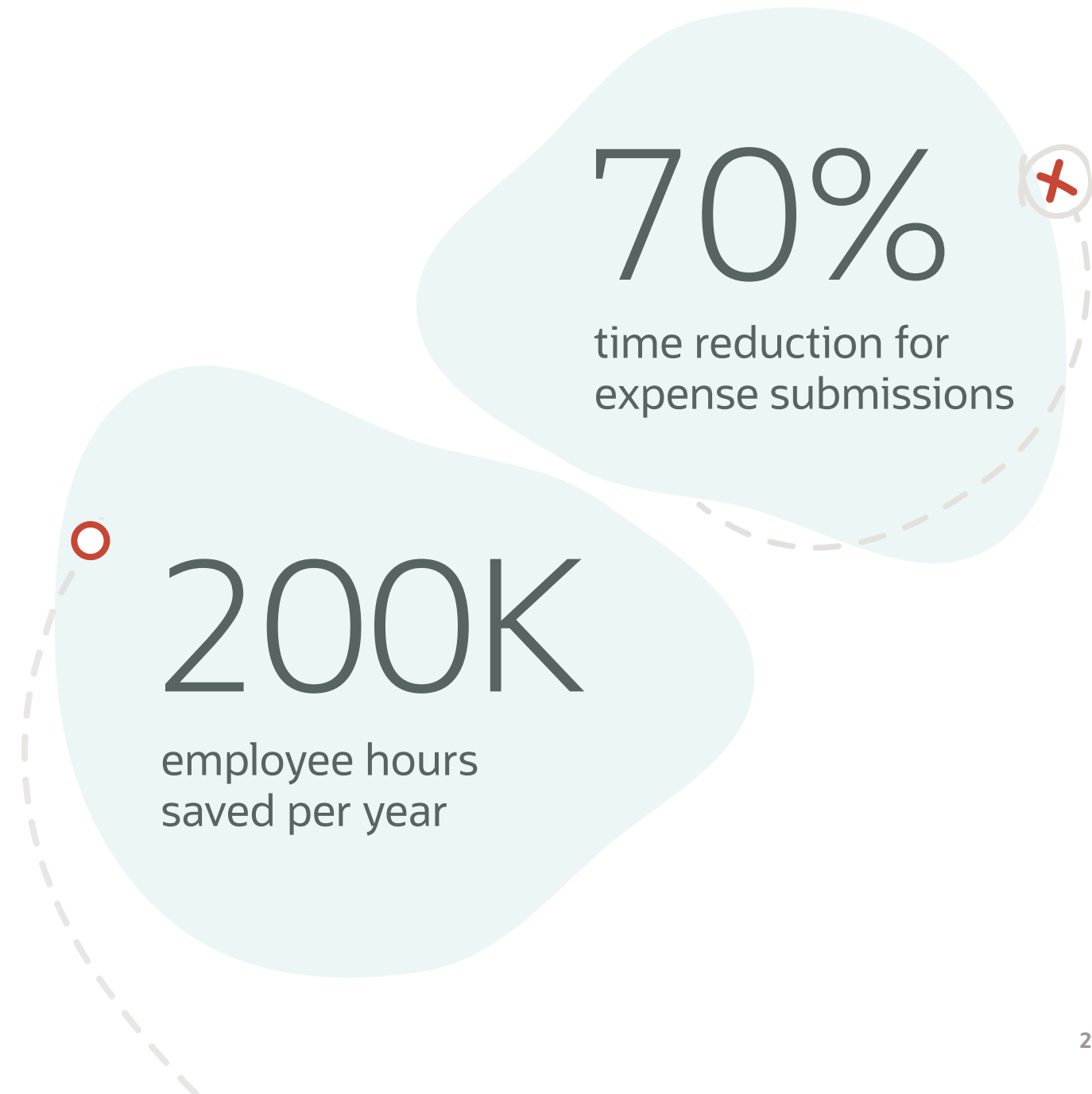
Chatbot functionality in Fusion Cloud improved our employees' experience several years ago, but now several new AI features make it even better. For example, Receipt Capture and Matching Using Document IO for Touchless Expenses is an AI agent in Oracle Cloud ERP that extracts information from expense receipts and automatically matches credit card charges during expense creation, thereby minimizing user inputs. Expense Policy Agent is another AI agent we adopted to give employees real-time guidance for making spending decisions using natural language queries on the go. As a result, they no longer need to find and reference lengthy policy documents. And with AI-powered Smart Expense Audit, we've automated the auditing of employee expense reports, enabling our auditor team to shift their focus to priority reports.

Oracle Cloud EPM

Expense Policy Agent gives employees real-time guidance for making spending decisions

In addition, we've continued to adopt new features and AI capabilities so that our employees don't even need to create expense items. When they use their corporate credit cards, the expenses are submitted directly through Oracle Cloud ERP for AI-based review, approval, and payment.

Together, these automation and embedded AI capabilities have reduced the time it takes to complete an expense line submission by 70%—saving more than 200,000 employee hours per year. This not only increases productivity and employee satisfaction but also strengthens visibility into spending and working capital.



PART 6

How we automated nearly 30% of the procure-to-pay process

Procurement is another area where even small improvements create outsized impact. With more than \$7.7 billion of indirect spend and tens of thousands of suppliers and contracts, modernizing procure-to-pay has been a major priority in our finance transformation.

Our global procurement team manages sourcing, supplier relationships, and purchasing contracts across more than 35,000 active suppliers and over 10,000 contracts annually. To make procure-to-pay faster, more consistent, and less costly—while maintaining strong controls—our global process and data owner in this area began by simplifying the foundation of the process.

We standardized hundreds of country-specific transaction processes into one global process and created a single set of purchasing categories with a unified chart of accounts. We also standardized our global payment format, enabling us to batch payments and submit them 15% faster while reducing complexity and cost. To improve governance, we incorporated category managers into requisition approvals, ensuring competitive bidding and purchasing compliance—helping save more than \$220 million annually.



Once our people and processes were strengthened, we turned to Oracle Cloud ERP automation and embedded AI. Today, 99% of our suppliers are qualified and onboarded online, even as our invoice volumes continue to grow each year. Oracle receives almost one million invoices per year via various channels, including electronic invoicing, email, and scanned documents. Past processes required lengthy human review and actions. Now, emailed or manually scanned invoices go through Oracle's Intelligent Document Recognition, which uses AI to automatically ingest these documents, extracting and parsing key data points such as line-item descriptions, quantities, unit prices, and PO numbers. It learns from past corrections to understand how to extract fields when it receives future documents from a supplier. As a result, invoice recognition improves over time.

After the information is extracted, Intelligent Invoice PO Line Matching automatically compares the invoice details to the corresponding PO information. It can handle complex scenarios such as matching a single invoice to multiple POs or multiple invoices to one PO. And it also learns from changes that might be made manually.

These capabilities have transformed the efficiency and accuracy of our operations. We've seen impressive results: 70% of our invoices are entered in a touchless manner, and processing times have dropped from days to minutes. Simultaneously, we've seen a reduction in error rates and improved compliance. As a result, our finance team is more productive, able to not only handle massive invoice volumes (thousands per month) without adding staff but also focus more on higher-value analysis, vendor strategy, and cash optimization. Some organizations might hire an army of people to manage these volumes, but we leverage automation and AI—saving more than 25,000 hours annually on procure-to-pay processes.

Oracle Cloud ERP

70% of invoices are entered
in a touchless manner



As with other areas of finance, we continue to benefit from quarterly innovation. With each Oracle Fusion Cloud release, we've been able to layer in new capabilities that accelerate processing and reduce manual steps. Generative AI in Oracle Sourcing and Enterprise Contracts now helps category managers discover right-fit suppliers, broaden the supplier base, and accelerate contract reviews by quickly identifying key terms. These capabilities strengthen competitive bidding, improve sourcing outcomes, and help our procurement team secure better terms at scale. We're also preparing to deploy the Requisitions Creation Agent to automate requisition creation and will soon launch the Invoice Creation Agent to automate third-party invoice processing and validation globally, bringing us even closer to a fully touchless accounts payable operation.



PART 7

The broader benefits we've achieved with Oracle Cloud

As you can see, Oracle Cloud Applications and the embedded AI in Oracle Cloud ERP and EPM provide tremendous benefits to our finance team. However, the benefits of moving to Oracle Cloud go way beyond just finance. We've connected our business from end to end, automated many operational processes, increased employee productivity, and gained a real-time view of our business with Fusion Cloud Applications Suite. This has enabled us to plan and respond much faster to changes around us while delivering better experiences to our customers, employees, and partners.



For example, embedded AI in Oracle Cloud HCM is transforming the HR experience at Oracle—accelerating hiring and onboarding, automating routine activities, boosting productivity, reducing HR tickets, and strengthening employee engagement, performance, and retention. AI is also reshaping how Oracle manages its global supply chain with the embedded AI in [Oracle Fusion Cloud Supply Chain & Manufacturing \(SCM\)](#), which has improved our ability to plan and react to changes, while also reducing costs. In addition, throughout our marketing, sales, and service operations, we're using embedded AI in [Oracle Customer Experience \(CX\)](#) to improve conversion rates, shorten deal cycles, achieve higher win rates, accelerate issue resolution, and provide more proactive and personalized assistance. And beyond continuously innovating through quarterly Fusion Cloud Application updates, Oracle teams have adopted OCI AI Services in targeted areas to further improve productivity, enhance customer outcomes, and drive innovation. Oracle Code Assist, for example, increases developer productivity by automating documentation, code reviews, bug fixes, and migrations. This allows our teams to accelerate innovation and focus on building high-quality, secure applications needed by our customers.

We are incredibly proud of all these results, especially given the size and complexity of our business. We employ about 160,000 employees and serve more than 400,000 customers in 175 countries. And yet because of our focus on people, processes, data, and systems and our use of Oracle's unified AI native tech stack, we're achieving what some might say is impossible.



Oracle AI Playbook

With each passing day, we continue to see more and more benefits as a result of the new innovations coming out of our technology. We've also learned quite a bit on our journey, and, of course, we made mistakes along the way. If you'd like to learn more about the obstacles we faced and how we overcame them, or about the benefits we achieved and the choices we made every step of the way, please let us know. We love to share the secrets to our story so others can achieve the same outcomes we've achieved, and hopefully avoid some of the pitfalls we experienced.

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