

Vantage Finance & Tech

Oracle Fusion Cloud

Accounting Architecture for Financial Services

Enterprise Finance Transformation

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Architecture Overview

End-to-end Oracle Fusion Cloud accounting stack

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Subledger Accounting (SLA)

Event-driven journal generation & rules engine

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General Ledger

Chart of accounts, multi-book, real-time close

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Financial Reporting & Close

ARCS, FRS, intercompany & consolidation

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Risk, Compliance & Controls

Continuous monitoring, audit trails, SOX

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Integration & Data Flows

OIC, REST APIs, FBDI, EPM integration

SOURCE SYSTEMS

Banking Core | Treasury | Loans & Leasing | Investments | Payables | Receivables

ORACLE FUSION SUBLEDGERS

Payables | Receivables | Fixed Assets | Cash Mgmt | Inventory | Projects | Treasury

SUBLEDGER ACCOUNTING (SLA)

Accounting Event Model | Journal Rules | Accounting Methods | Multi-Ledger Support

GENERAL LEDGER

Chart of Accounts | Multi-Book | Period Close | Allocations | Revaluation | Intercompany

REPORTING & ANALYTICS

Financial Reporting Studio | Smart View | OTBI | FRS | Account Reconciliation (ARCS)

Data flows top-down through event-driven accounting rules; each layer adds classification, currency conversion and period attribution.

What is SLA?

- Event-driven journal creation for every transaction
- Rules-based engine: Accounting Methods & Journal Rules
- Supports IFRS 9, IFRS 17, US GAAP simultaneously
- Multi-ledger: primary, secondary, reporting ledgers
- Full audit trail from source event to GL posting

Key Configuration Objects

- Accounting Event Classes & Types
- Journal Entry Rule Sets (JERS)
- Account Derivation Rules (segment-by-segment)
- Accounting Methods (assign JERS to event types)
- Mapping Sets for value-based overrides

SLA Processing Flow

1. Business Event

2. Event Classification

3. Journal Rule Lookup

4. Account Derivation

5. Currency Conversion

6. GL Transfer & Post

Chart of Accounts

- Segment-based CoA (up to 30 segments)
- Value sets & hierarchies
- Natural account, cost centre, product, entity
- Cross-validation rules
- Dynamic Combination rules

Multi-Book Ledgers

- Primary ledger (statutory GAAP)
- Secondary ledger (management/IFRS)
- Reporting currencies (translation)
- Ledger sets for consolidated view
- Balance-level vs. journal-level mapping

Period Close Process

- Automated close checklist & tasks
- Sub-ledger close sequencing
- Revaluation & translation
- Rollup groups & summary ledgers
- Close status dashboard

Allocations & Calculations

- Formula-based allocation rules
- Fixed, variable & statistical basis
- Intercompany transactions & netting
- Recurring journals & accruals
- Automated elimination entries

Budgetary Control

- Online funds checking
- Control budgets by CoA segment
- Override rules & tolerance bands
- Budget vs. actual reporting
- Commitment & obligation tracking

Reporting Currencies

- Functional, reporting, statistical
- Real-time translation rates
- Historic rate handling (equity)
- Foreign currency revaluation
- Multi-GAAP comparative reporting

Sub-Ledger
Close

GL
Journals

Revaluation
& Translation

Account
Recon (ARCS)

Consolid-
ation

Financial
Statements

Financial Reporting Studio (FRS) & OTBI

- Drag-and-drop report design on live GL data
- Row/column sets, books, override segments
- Financial Reporting Center (self-service)
- OTBI: ad-hoc analysis across all finance modules
- Smart View Excel add-in for live data retrieval

Account Reconciliation Cloud (ARCS)

- Automated balance matching & reconciliation
- Risk-based certification workflows
- Transaction matching (bank, intercompany)
- Variance analysis with drill-through to source
- Compliance evidence packages for audit

Consolidation (FCCS / Intercompany)

- Financial Consolidation & Close Cloud (FCCS) for multi-entity consolidation with ownership calculations
- Intercompany hub: automated matching, netting and elimination entries
- Currency translation at entity level; minority interest and goodwill adjustments
- GAAP-to-GAAP adjustments via secondary ledger mappings; submission-level workflow for group reporting

Audit Trail & Data Lineage

- Complete WHO/WHAT/WHEN for every transaction
- Drill-down: GL balance → journal → SLA event → source
- Non-repudiation: immutable accounting records
- Change history on accounting rules & setup
- Integration with external audit management tools

SOX & Regulatory Controls

- Segregation of Duties (SoD) enforced at entry
- Role-based access with data security policies
- Period-end lock: no backdated postings post-close
- Approval workflows for journals above thresholds
- Regulatory reporting: DFAST, CCAR, IFRS 17, Basel III

Financial Controls & Monitoring

- Oracle Financial Controls Monitor (OFCM)
- Continuous control monitoring with exception alerts
- Reconciliation certification workflow
- KRI dashboards for CFO/Controller view
- Automated variance detection & escalation

Identity & Access Governance

- Oracle Identity Governance (OIG) integration
- Preventive & detective SoD controls
- Privileged access reviews & certification
- User provisioning tied to HR onboarding/offboarding
- Access analytics & risk scoring



Core Banking / Treasury

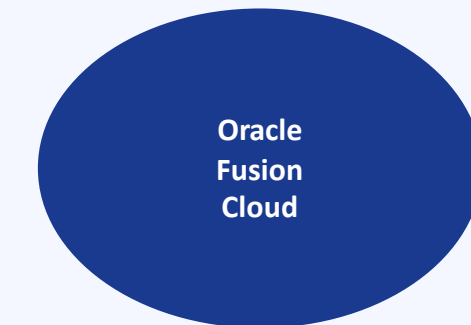
Real-time API via OIC Adapters
Event-driven journal feeds

FBDI / File-Based Load

Mass journal import
COA mass maintenance

Tax Engines (Vertex/ONESOURCE)

Real-time tax calc hook
Tax reporting extract



REST APIs & Events

Outbound events (OCI Streaming)
Pub/sub integration

EPM / Planning (EPBCS)

Direct HFM/FCCS writeback
Budget vs actual sync

BI & Analytics (OAX)

OTBI / Data Warehouse
Live semantic layer

Regulatory Reporting

XBRL tagging
Central bank & regulator feeds

Key Benefits & Next Steps



Real-Time Close

Continuous accounting reduces period-end effort by up to 60%. SLA auto-posts journals eliminating manual reclassification.



Embedded Controls

SoD enforcement, approval workflows, and continuous monitoring built into the platform — not bolted on.



Multi-GAAP Compliance

Simultaneous IFRS, US GAAP, local stat reporting from a single source transaction. No dual-entry, no reconciliation overhead.



Scalable Architecture

Cloud-native, multi-entity, multi-currency. Scales from single entity to global consolidation with FCCS.