Finonyx
Value Progression

Finonyx D-Optimise

Effortless Data Archival & Purging for Smarter Banking

Every day, banks generate massive amounts of transactional data across accounts, loans, payments, compliance records, and operations. As years pass, this legacy data piles up inside the core banking system, slowing performance, increasing storage costs, and making backups complex and time-consuming.

Finonyx D-Optimise is an end-to-end automated data archival and purging solution built specifically for Oracle FLEXCUBE-based banks. It securely moves historical data from the production system to a structured archive, ensuring faster system performance, reduced IT overheads, and full regulatory compliance.

Why D-Optimise?

- Keeps core banking systems lean and high-performing

- Automates archival & purge processes without disrupting live operations

- Ensures data integrity, security, and audit traceability

- Compliant with regulatory and data retention standards

- Reduces storage costs and improves backup/restore time

Key Features

Automated Archival & Purging
Moves inactive transactional data to a secure archive while purging outdated records from production systems.

Seamless FLEXCUBE Integration
Designed for Oracle FLEXCUBE architecture, ensuring smooth data extraction, mapping, and storage without data loss.

Rule-Based Archival Framework
Define archival rules based on transaction date, branch, product type, data retention period, or regulatory requirements.

High Data Integrity & Audit Trail
Every archived/purged record is logged with timestamps, user details, and reference IDs for complete traceability.

Optimized System Performance
Reduces database size, improves application speed, and enhances end-user experiences across branches and channels.

Secure, Compliant Data Storage
Archived data is encrypted, preserved in tamper-proof formats, and accessible only to authorized users when required.

Dashboard & Monitoring Tools
Real-time dashboards to monitor archival status, scheduled jobs, performance reports, and exceptions.

Scalable Microservice-Based Architecture
Supports multi-entity, multi-country deployments, with options for on-premise, cloud, or hybrid infrastructure.

Technical Highlights

Component	Details
Technology Stack	Microservices, Java, SQL, REST APIs, Docker/Kubernetes
Core Integration	Oracle FLEXCUBE, ISO 20022/8583, REST/SOAP APIs, Oracle DB
Security	Encryption at rest & transit, role-based access, audit logs, ISO 27001:2022 compliant
Deployment Models	On-premise, Private Cloud, Hybrid
Retention Logic	Configurable archival rules, legal hold scenarios, compliance-based retention
Scalability	Handles large-volume data across branches, regions, and multi-country operations

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Business Impact

Boosts Core Banking Performance
Frees up database space by moving legacy data to archives, making daily operations, reporting, and EOD/BOD much faster.

Reduces IT & Infrastructure Costs
Lowers database expansion needs, backup storage, and manual intervention, resulting in significant cost savings.

Ensures Compliance & Data Governance
Maintains historical data securely with full audit trails to meet RBI, IFRS, FATCA, GDPR, and other regulatory requirements.

Empowers IT & Operations Teams
Automates complex data lifecycle management with minimal manual effort simple UI, controlled access, and scheduled jobs.

Future-Ready & Scalable
Handles exponential data growth without additional hardware or system performance issues, ideal for growing banks.
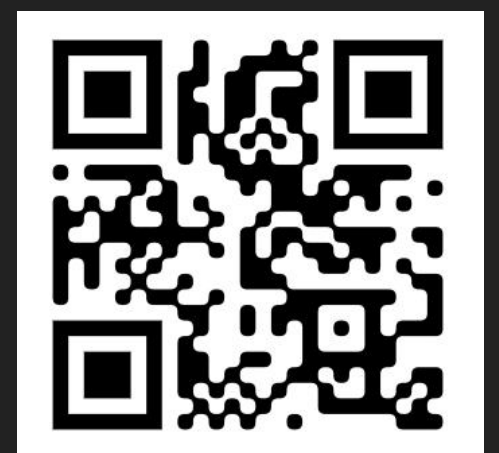
Efficient, Compliant & Future-Ready Data Management with Finonyx D-Optimise

Finonyx D-Optimise transforms how banks handle legacy data, making systems faster, compliance stronger, and IT operations smarter.

Partner with Finonyx

Join hands with a partner that understands banking inside out. Finonyx combines deep domain expertise with future-ready solutions like D-Optimise to power your digital transformation journey.

For more info

Scan Me

Connect With Us

Contact Us
contactus@finonyx.com
+971 56245 9644 (UAE)
+91 80409 86606 (IND)

Indian Office
#77, 2nd Floor, 3rd Cross Residency Road,
Bangalore, Karnataka - 560025
+91 80409 86606

UAE Office
Finonyx Software Solutions (FZE) Q1-04-119/C
SAIF Zone,Sharjah, UAE
+97 156245 9644