

# Oracle® Financial Services Industries EU Data Act - Additional Information



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Oracle Financial Services Industries EU Data Act - Additional Information,

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# Contents

## Preface

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|                             |   |
|-----------------------------|---|
| Purpose                     | i |
| Audience                    | i |
| Documentation Accessibility | i |
| Diversity and Inclusion     | i |

## 1 Introduction

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## 2 Additional Information

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# Preface

- [Purpose](#)
- [Audience](#)
- [Documentation Accessibility](#)
- [Diversity and Inclusion](#)

## Purpose

This document provides additional information related to the EU Data Act.

## Audience

This guide is intended for all customers using Financial Services products.

## Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

### Access to Oracle Support

Oracle customers that have purchased support have access to electronic support through My Oracle Support. For information, visit <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

## Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

# 1

## Introduction

The EU Data Act establishes a harmonized framework to ensure fair access to data, enhance data portability, and strengthen rules for interoperability across digital services. Oracle Financial Industries is committed to supporting financial institutions in meeting these new obligations through secure, compliant, and scalable software solutions.

# 2

## Additional Information

Refer the following additional information for EU Data Act:

**1. Relevance for Financial Institutions**

The regulation directly impacts banks and financial institutions that process, store, or generate customer and business data through digital platforms. Our solutions are designed to support institutions in fulfilling data accessibility, portability, switching, and governance requirements without compromising security or regulatory compliance.

**2. Commitment to Data Access, Portability and Switching**

Our solutions support customers to retrieve, export, and transfer their data as needed. At every stage, customers maintain complete ownership and authority over their data.

**3. Data Sharing Framework and Governance Standards**

The Data Act introduces obligations for transparent and secure data sharing. Oracle embeds robust governance controls, security measures and compliance. The specifics relating to this requirement are fully covered in our service contract, where the applicable terms and obligations are clearly defined.

**4. Data Security, Confidentiality and Technical Safeguards**

Oracle implements robust, multi-tiered security protocols that combine advanced technologies, stringent governance, and continuous oversight to safeguard customer data and infrastructure.

**5. Data Processing, Storage and Deletion Protocols**

Detail links shared in the webpage. Also, more specifics relating to this requirement are fully covered in our service contract, where the applicable terms and obligations are clearly defined.

**6. Third-Party Access, APIs and Ecosystem Compliance**

As the data custodian, the customer retains full responsibility and liability for granting third-party access and managing ecosystem compliance. We provide the tools, APIs, and security frameworks, while all decisions and liabilities relating to data sharing rest with the customer.

**7. Liability, Auditability, and Transparency Measures**

Oracle ensures full auditability of all data access and sharing activities. Our products maintain immutable audit logs, configurable reporting, and transparent data access trails to support compliance reviews, supervisory audits, and internal governance.

**8. Compliance Documentation and Customer Support**

Oracle Financial Industries provides documentation, technical guidance, and compliance artifacts to support customer regulatory assessments, supervisory reviews, and internal audits. Our teams assist customers in implementing configuration options required to operationalize EU Data Act controls. More specifics relating to this requirement are fully covered in our service contract, where the applicable terms and obligations are clearly defined.

**9. Assisted Migration**

The EU Data Act requires that cloud and data-processing service agreements include a clearly defined Assisted Migration. More specifics relating to this requirement are fully covered in our service contract, where the applicable terms and obligations are clearly defined.

**10. Exit Procedures**

Oracle Financial Industries provides clear exit and switching processes. The specifics relating to this requirement are fully covered in our service contract, where the applicable terms and obligations are clearly defined.

**11. Contact Information**

For more information on how Oracle Financial Industries supports EU Data Act compliance, please contact your local Oracle re-representative, or refer to [oracle.com](https://oracle.com).