

Oracle Fusion Cloud vs. Oracle E-Business Suite

A Functional Comparison White Paper

April 2026



Table of Contents

- | **Executive Summary** 4
 - Benefits of a modern platform 4
- | **Introduction** 5
 - Reimagining business 5
- | **Financials** 6
 - General Ledger 6
 - Accounts Payable 6
 - Accounts Receivable 6
 - Fixed Assets 8
 - Cash Management 8
 - Expense Management 8
 - Lease Accounting 8
 - Revenue Management (ASC 606/IFRS 15) 8
 - Tax 9
 - Accounting Hub 9
- | **Projects** 11
 - Project Costing 11
 - Project Billing 11
- | **Procurement** 12
 - Self-Service Procurement 12
 - Purchasing/PO Management 12
 - Supplier Portal 13
- | **Supply Chain & Manufacturing** 14
 - Inventory Management 14
 - Order Management 14
 - Manufacturing 14
- | **Human Capital Management (HCM)** 16
 - Core HR 16

- Payroll 16
- Talent Management 16
- | **Technology, Reporting, Analytics & AI**..... 18
 - Integrations..... 18
 - Reporting..... 18
 - BI & Data Warehousing 18
 - Workflow & Approvals 18
 - Extensibility / Low-Code 19
 - AI & Automation 19
 - Agentic Applications..... 20
- | **Feature Comparison** 22
- | **The Technical Case** 26
 - The Strategic Reality: EBS is End-of-Life, Fusion is Oracle’s Future..... 26
 - Peloton’s Approach: Transformation, Not Lift-and-Shift..... 27
 - The Bottom Line 27
- | **Conclusion** 28
 - Oracle E-Business Suite vs. Oracle Fusion Cloud 28

Executive Summary

Benefits of a modern platform

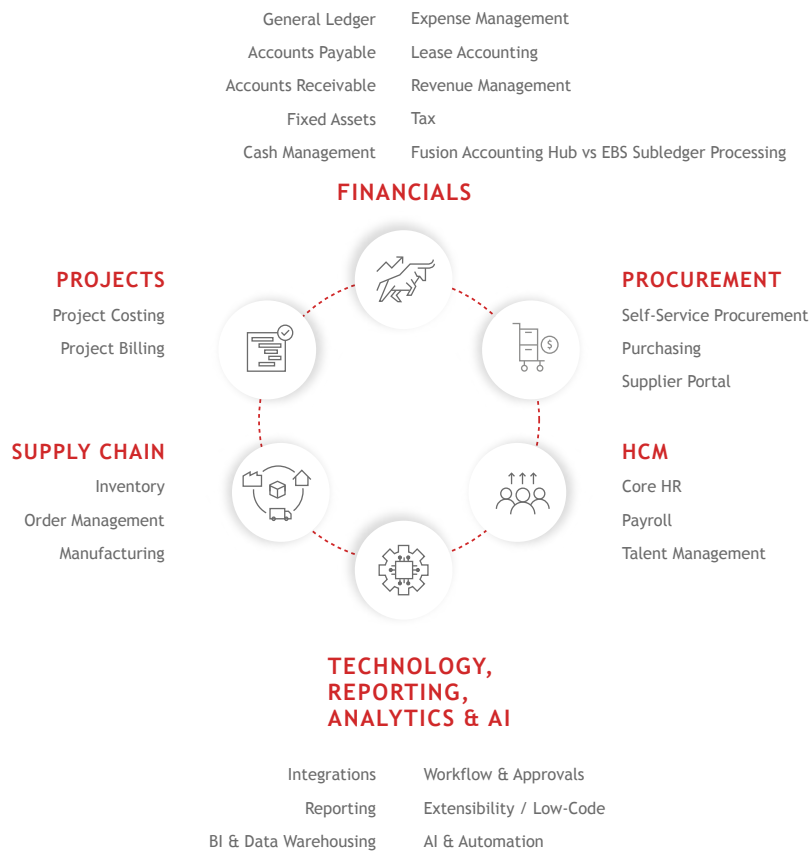
Many organizations running **Oracle E-Business Suite (EBS)** are evaluating when and how to move to **Oracle Fusion Cloud Applications**. EBS remains a capable, proven on-premise ERP suite with deep functional coverage across Financials, Procurement, Supply Chain, Projects and HCM. However, some of its aspects increasingly limit agility: forms-based user experience, on-premise architecture, customization footprint and batch-oriented processes.

Oracle Fusion Cloud is Oracle’s strategic SaaS ERP platform, built on a unified data model, with Redwood user experience, embedded analytics, AI and automation, quarterly feature updates

and native integration across ERP, HCM, SCM and EPM. While the functional lineage of many Fusion modules clearly traces back to EBS, Fusion reimagines these capabilities in a cloud-native, rules-driven, highly configurable architecture.

This paper compares **Fusion Cloud and EBS** across core modules that typically sit at the heart of a modernization business case.

Each section outlines how **EBS** functions today and where it still performs well, then describes how **Fusion Cloud** changes the operating model with real-time processing, embedded controls, analytics and automation.



Introduction

Peloton's Point of View: Why Oracle Fusion Cloud is the right choice for modern business

After implementing hundreds of Oracle transformations across Finance, Supply Chain, Projects and HCM, Peloton Consulting Group has seen first-hand how the choice between E-Business Suite and Fusion Cloud shapes an organization's ability to compete, scale and adapt.

Reimagining business

E-Business Suite was built for a different era. Its strength (deep functional breadth hardened over decades) has become a constraint. Organizations running EBS today face a predictable pattern: customizations accumulate, upgrades slow and the business increasingly works around the system rather than through it. Finance teams export to spreadsheets because real-time dashboards don't exist. Supply chain planners maintain shadow systems because inventory visibility requires batch jobs. HR struggles to deliver consumer-grade employee experiences with forms-based interfaces.

Fusion Cloud changes the operating model. It's not just "EBS in the cloud." Fusion reimagines how modern businesses operate: real-time financial close instead of month-end scrambles, touchless AP processing instead of invoice queues, AI-driven collections instead of spreadsheet worklists, mobile-first employee experiences instead of desktop-only forms. The shift from batch to real-time, from customization to configuration and from siloed modules to unified platforms fundamentally changes what finance, operations and HR teams can accomplish.

The ROI isn't in feature parity; it's in operational transformation. Organizations moving from EBS to Fusion consistently report:

50%-70%

reduction in manual close activities through automated reconciliations and continuous accounting

40%-60%

improvement in AP processing efficiency via AI-powered invoice automation and touchless matching

30%-50%

faster procurement cycles driven by guided buying and real-time approvals

25%-40%

reduction in IT support burden as quarterly cloud updates replace custom upgrade projects

up to 90%

reduction in payroll errors after ERP and HCM implementation

These improvements represent a fundamental shift from ERP as a transaction system to ERP as a decision platform.

Financials

General Ledger

E-Business Suite General Ledger is a mature, robust engine supporting multiple ledgers, currencies, accounting calendars and the Subledger Accounting (SLA) framework introduced in R12. It integrates tightly with Payables, Receivables, Assets and Projects and supports sophisticated allocation rules, recurring journals and consolidation. However, GL is still largely period-oriented, with heavy reliance on batch posting, concurrent requests and custom reports to achieve a “single source of truth.” Spreadsheet tools such as Web ADI and FSG remain central to transactional processing and reporting and close management is often orchestrated through offline checklists and PMO tools rather than a unified close workspace. Customizations and extensions built over many years further complicate upgrades and standardization.

Oracle Fusion Cloud General Ledger reimagines the accounting model with a multi-dimensional chart of accounts, real-time posting from sub-ledgers and a fully embedded SLA engine across the suite. Close Manager, Account Monitor and automated reconciliations provide structured orchestration and constant accounting rather than purely period-end activities. Drill-down from balances to journals to subledger transactions is much faster and reporting is delivered through OTBI, Financial Reporting Center and Smart View without needing separate data warehouses for basic management reporting.

Accounts Payable

EBS Accounts Payable is strong operationally, supporting vouchers, three-way match and payment processing. However, AP automation is limited. IDR, invoice imaging and workflow approvals require third-party tools or custom extensions. Exception management relies heavily on concur-

rent programs and manual review and supplier collaboration is almost entirely email-driven.

Oracle Fusion Cloud AP transforms the payables function with native invoice imaging, IDR, intelligent matching and AI-driven exception detection. Fusion also includes fully configurable workflow routing, supplier self-service portals, automated holds, real-time dashboards and touchless invoice processing. Payments integrate seamlessly with Cash Management and Fusion’s analytics provide insight into aging, discount opportunities and supplier performance. Fusion enables fully automated AP processes with AI-driven accuracy and continuous monitoring, reducing manual effort substantially compared to EBS.

“Tight integration with Fusion Procurement, Payables and Cash Management makes it easier to govern the full procure-to-pay lifecycle, not just invoice processing.”

Accounts Receivable

EBS Receivables supports customer billing, receipts, lockbox processing, credit memos and basic credit management. Additional products such as Advanced Collections and iReceivables extend capabilities for dunning, dispute management and customer self-service, but these are often implemented variably across organizations. Reporting is dependent on concurrent programs, aging reports and custom Discoverer/BI extensions. Collections teams frequently manage worklists and strategies via spreadsheets and email, particularly in organi-

“ (With EBS Receivables) Collections teams frequently manage worklists and strategies via spreadsheets and email, especially where Advanced Collections is not deployed.”

zations not using Advanced Collections.

Oracle Fusion Cloud Receivables and Collections consolidate billing, receipt processing, credit management and collections into a unified, analytics-driven platform. Strategy-based collections workflows, automated dunning, dispute tracking and collector worklists are delivered as core capabilities rather than optional add-ons. Dashboards provide real-time visibility into delinquency, promises-to-pay and dispute aging. Fusion’s integration with Revenue Management and Order Management streamlines the quote-to-cash process, with configurable rules for accounting, recognition and credit risk.



Fixed Assets

EBS Fixed Assets integrates with AP and Job Cost but relies heavily on batch depreciation runs, custom concurrent programs for asset creation and manual reconciliation. Asset impairments, revaluations and transfers can require significant manual work.

Oracle Fusion Cloud FA provides rules-driven asset additions, automated depreciation, multi-book accounting, integrated CIP processing and full audit history. Asset events trigger accounting automatically through Subledger Accounting. Fusion's dashboards monitor NBV, asset aging and capitalization schedules. Fusion FA reduces manual intervention and delivers superior compliance and reporting capabilities.

Cash Management

EBS Cash Management provides bank reconciliation and some cash reporting, but forecasting and cash positioning are mainly spreadsheet-driven. Automated bank statement ingestion and matching require customization.

Oracle Fusion Cloud Cash Management centralizes cash positioning, reconciliation and forecasting with automated bank feeds, matching rules, real-time liquidity dashboards and predictive analytics. Treasury gains full visibility into cash across all entities and currencies. Fusion provides a modern treasury environment that EBS cannot natively match and also offers embedded bank integrations with JP Morgan, PNC Bank and Bank of America, with other banks on the roadmap.

Expense Management

EBS Expenses supports basic expense entry, but mobile usability, receipt capture, policy enforcement and credit card integration are limited. IDR requires external tools.

Oracle Fusion Cloud Expenses provides mobile-first expense capture, AI-based receipt scanning, corporate card integration, automated policy validation, exception routing and seamless integration with Projects and AP. Fusion significantly improves employee experience and compliance compared to EBS.

Lease Accounting

EBS lacks full ASC 842/IFRS 16 lease accounting. Most organizations rely on spreadsheets or third-party solutions for right-of-use asset tracking and lease liability accounting.

Oracle Fusion Cloud Lease Accounting is a complete, compliant solution supporting classification, amortization schedules, reassessments, impairments and integration with Fixed Assets, Payables and General Ledger. Dashboards highlight upcoming renewals and lease impacts. Fusion reduces compliance risk and delivers a modern lease management platform.

“ Fusion eliminates compliance risk and delivers a modern lease management platform.”

Revenue Management (ASC 606/IFRS 15)

EBS has limited native support for ASC 606/IFRS 15 requirements. Performance obligations, allocation, contract modifications and variable consideration must be managed manually.

Oracle Fusion Cloud Revenue Management is a full ASC 606 engine automating SSP allocation, contract identification, reallocation, timing rules and integration with Billing and AR. Fusion ensures compliance and eliminates manual revenue processes entirely.

Tax

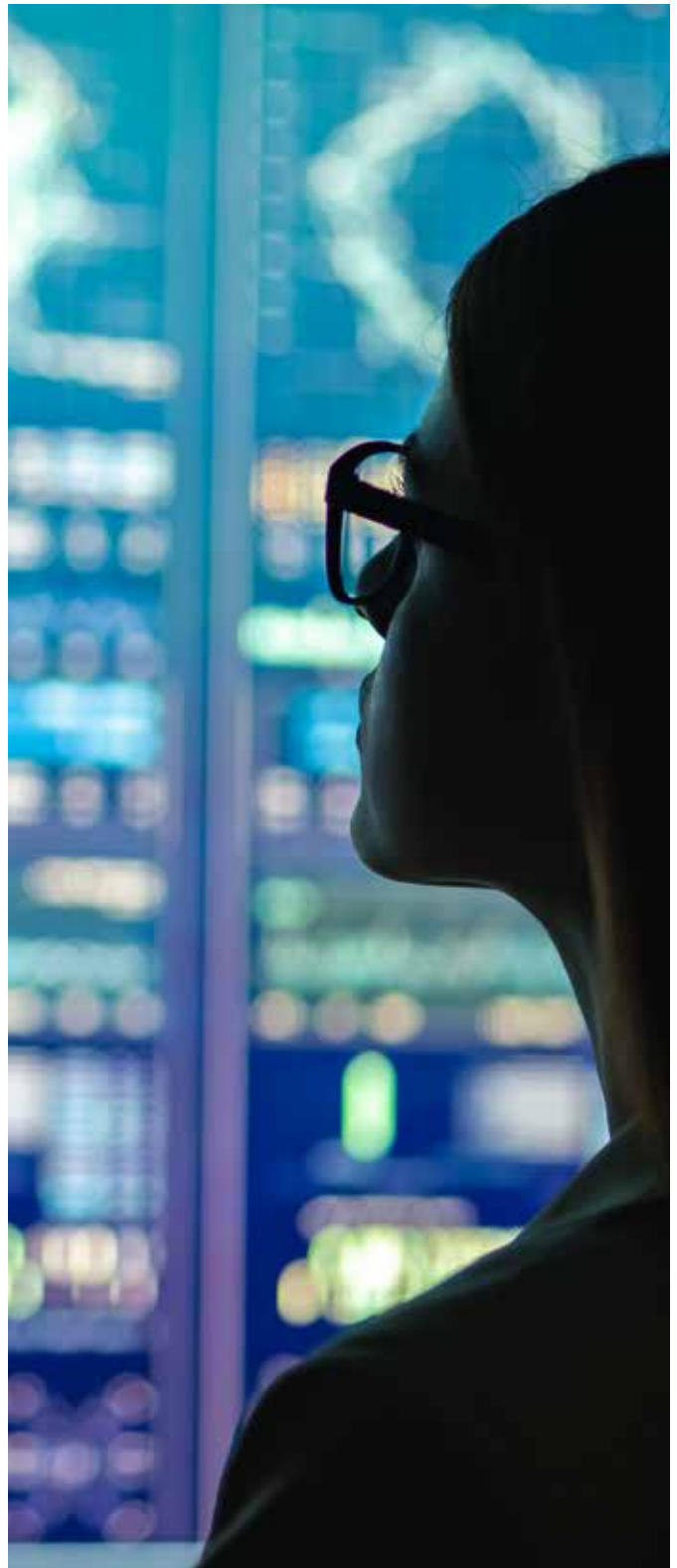
EBS Tax functionality handles basic rates and areas but global VAT/GST rules, withholding tax and e-invoicing compliance require heavy customization or external tax engines.

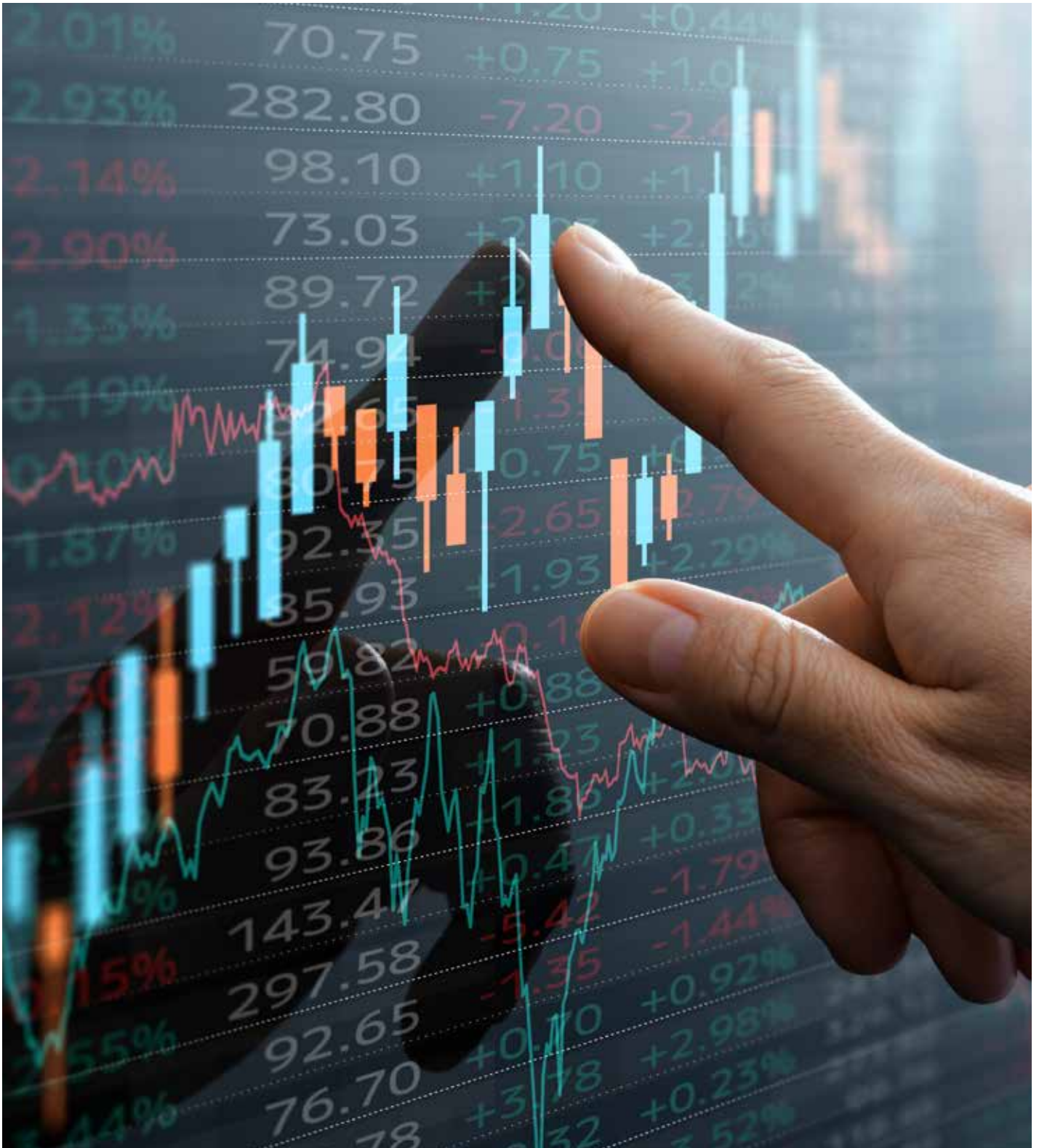
Oracle Fusion Cloud Tax is a global rules-based tax engine supporting VAT, GST, withholding, reverse charge, exemptions, e-invoicing and statutory reporting. It maintains jurisdictional rules centrally and delivers far more advanced global tax management compared to EBS. Fusion also provides native integration with tax engines like Avalara and Vertex

Accounting Hub

EBS Accounting Hub provides the ability to journalize and integrate non-Oracle subledgers in a multi-ledger and multi-GAAP environment. EBS does not support the same number of supporting references as Fusion and reporting off the Accounting Hub in EBS can be challenging.

Fusion Accounting Hub (FAH)'s biggest advantages are the embedded Essbase General Ledger and greater scalability compared to EBS (72m lines/hour in EBS vs. 230m+ lines/hour in Fusion) and much better reporting.





Projects

Project Costing

EBS Project Costing captures costs from AP, PO, Inventory, HR and OTL and supports burdening and allocations. However, many customers rely on batch import processes, custom PRC programs and offline scenario modelling to understand cost impacts. Intercompany cross-charges, multi-currency scenarios and capitalizable vs. non-capitalizable classification can be complex to implement and maintain, often requiring significant technical support.

Oracle Fusion Cloud Project Costing uses a rules-driven, real-time cost accumulation model, with costs flowing immediately from upstream modules. Burden schedules, overhead allocation, cross-charges and capitalization rules are maintained as configuration rather than code. Sub-ledger Accounting provides consistent accounting across entities, currencies and GAAPs. Dashboards expose cost trends, exceptions and drill-downs to source transactions without waiting for batch jobs.

Project Billing

EBS Project Billing supports T&M, fixed price and event-based billing. It integrates with AR to generate invoices and can handle sophisticated revenue and invoicing rules, especially when combined with EBS Revenue Management in some industries. However, many organizations still rely on customized PRC programs, bespoke invoice layouts and offline spreadsheets to manage complex contract structures, billing events and audit trails. Coordination between billing and revenue recognition can be fragmented.

Oracle Fusion Cloud Project Billing expands on these capabilities with a more unified, rules-driven billing engine. T&M, milestone, fixed fee and usage-based billing models are all supported, with approved costs and time flowing automatically into billing events. Configurable BI Publisher templates generate customer-ready invoices passed directly to AR. Integration with Fusion Revenue Management supports ASC 606 / IFRS 15 compliance, aligning performance obligations, allocations and billing events in a single model.



“ Deep integration with Procurement, AP, Payroll and Contracts ensures that project financials reflect current commitments and actuals in real time.”

Procurement

Self-Service Procurement

EBS iProcurement was an early leader in web-based requisitioning, with shopping lists, catalog support and basic punchout capabilities. Over time, however, the user experience has felt dated relative to e-commerce. Search can be limited, guided buying is basic and content management can be complex. Many organizations rely heavily on free-form requisitions, email back-and-forth and offline catalogs, which erode compliance and contract utilization. Mobile access is available but not as intuitive as modern SaaS experiences.

Oracle Fusion Cloud Self-Service Procurement offers a consumer-grade shopping experience with Redwood-style UI, rich search, images, favorites and guided buying rules driving users toward preferred suppliers, items and contracts. Native support for punchout, marketplaces and hosted catalogs simplifies content management. Requesters can transact from mobile devices, track approvals, receive goods and manage returns end-to-end. Policy controls, tolerances and segregation of duties are embedded and reportable. Integration with Sourcing, Contracts and Purchasing is seamless, turning self-service procurement into a governed front-door to spend.

Purchasing/PO Management

EBS Purchasing is mature and feature-rich, supporting complex PO structures, blanket agreements, releases, receiving controls and three-way match. It integrates with Sourcing, iProcurement and Payables and can handle a wide range of direct and indirect spend scenarios. However, monitoring of exceptions (price variances, overdue receipts, unmatched invoices) often depends on custom reports and concurrent programs. Workflow, while powerful, typically requires technical expertise to extend or troubleshoot and buyers may lack real-time dashboards that highlight risk and bottlenecks.

Oracle Fusion Cloud Purchasing builds on the same core concepts but layers in real-time orchestration, embedded analytics and more approachable configurations. POs can be generated automatically from requisitions, sourcing awards and contracts, with change order flows and approvals managed through intuitive workflows. Buyers receive dashboards showing unmatched invoices, overdue receipts, supplier performance and price compliance. Complex scenarios such as drop shipment, back-to-back fulfillment and contract purchasing are supported with less customization.



Supplier Portal

EBS iSupplier Portal provides suppliers with access to view POs, submit acknowledgments and in some implementations upload ASN and invoice information. In practice, many organizations only partially deploy supplier self-service or limit its use to certain supplier tiers, leaving a significant volume of interactions to occur via email and spreadsheets. The user interface, based on earlier generation web technologies, can be challenging for casual supplier users, reducing adoption.

Oracle Fusion Cloud Supplier Portal offers a modern, mobile-responsive, role-based experience that encourages broader supplier participation. Suppliers can view and confirm POs, submit change requests, upload compliance documentation, participate in sourcing events and submit invoices, all through a unified portal. Qualification results, risk factors and required documents are visible and governed by workflows. Buyers gain a consolidated view of supplier interactions, performance metrics and outstanding tasks.

“ By giving suppliers real-time visibility and self-service control, Oracle Fusion Cloud Supplier Portal transforms supplier relationships from reactive and manual to proactive and digital.



Supply Chain & Manufacturing

Inventory Management

EBS Inventory has long been a core strength, with flexible item definitions, multi-org structures, robust lot/serial tracking and seamless integration with Order Management, Purchasing and Manufacturing. It supports consigned inventory, subinventories and locator control and can be extended with Mobile Supply Chain Applications (MSCA) or Warehouse Management for RF operations. However, many operations still rely on batch processes (e.g., concurrent programs) and custom reports to gain live visibility into on-hand, reservations and shortages. Mobile experiences can be fragmented across technologies.

Oracle Fusion Cloud Inventory Management modernizes these capabilities with real-time, mobile-enabled inventory control, a centralized item governance model and embedded dashboards that highlight shortages, cycle count variances, stock turns and on-hand accuracy. Reservations and allocations can be automated and prioritized based on rules and global item catalogs reduce duplication. Integration with Planning, Purchasing, Manufacturing and Order Management is mostly real-time, ensuring that supply and demand signals are aligned without heavy reliance on batch refreshes.

Order Management

EBS Order Management is highly configurable, supporting complex order types, pricing, availability checks, shipping execution and invoicing integration. Advanced pricing and Global Order Promising (GOP) extend the core to address sophisticated scenarios. Over time, though, many customers have accumulated intricate setups and customizations in workflows, pricing and extensions, making change difficult. Exception handling and cross-functional visibility into order status often rely on custom forms and reports.

Oracle Fusion Cloud Order Management reimagines order orchestration as a rules-based engine with explicit orchestration steps, milestones and exception handling. Global Available-to-Promise (GATP), drop-ship, back-to-back and multi-source fulfillment are modeled as configurable flows rather than bespoke customizations. Pricing, contracts and eligibility rules are centrally managed. Dashboards provide a real-time view of order health, bottlenecks and exceptions across channels. Integration with CPQ, Inventory, Manufacturing and Logistics is delivered as standard, cloud-managed services.

“Integration with Supply Chain Planning, Purchasing, Manufacturing and Order Management is mostly real-time, ensuring that supply and demand signals are aligned without heavy reliance on batch refreshes.”

Manufacturing

EBS Manufacturing (Discrete, Process and Flow) supports routings, BOMs, work orders, cost rollups and shop floor control and has proven itself across many industries. Extensions such as OPM and MES integrations further expand capabilities. However, the underlying architecture retains a strong batch orientation: cost updates, variances and many analytics depend on concurrent programs and custom reports. Real-time shop floor visibility, IoT integration and predictive monitoring generally require third-party solutions.

Oracle Fusion Cloud Manufacturing is designed for real-time execution. Operators use mobile-friendly workbenches to perform transactions, capture quality data and record production events. Integration with IoT enables machine data to feed into predictive maintenance and quality

signals. Subledger Accounting posts costing events in real time, providing up-to-date visibility into WIP, variances and margins. Contract manufacturing, outsourced operations and complex multi-org scenarios are supported without heavy customization.



Human Capital Management (HCM)

Core HR

EBS HR delivers robust employee data management, job and position control and core HR processes. It can support multi-org and multi-country environments and Oracle HRMS has long been used in global enterprises. However, user experience is still largely forms-based, self-service deployments can be inconsistent and workflows are often custom-built. Integration with talent, learning and recruiting typically involves additional product families (iRecruitment, Oracle Learning Management, etc.), leading to a fragmented UX and data model.

Oracle Fusion Cloud Core HR provides a modern, global HR platform with a configurable person model, job and position hierarchies and end-to-end guided processes for hire-to-retain. Multi-country legislative setups and localizations are delivered as part of the SaaS service. Document records, life events, approvals and role-based security are embedded. Managers have team dashboards and organizational insights; employees have mobile self-service for personal data, benefits events and approvals. Fusion's HCM data model underpins all talent, payroll, and time modules, reducing integration overhead.

“Oracle Fusion Cloud Core HR provides a modern, global HR platform with a configurable person model, job and position hierarchies and end-to-end guided processes for hire-to-retain.”

Payroll

EBS Payroll is strong in countries where Oracle delivers localizations, particularly for US, UK, and select other jurisdictions. It supports complex earnings, deductions and batch payroll processing. However, configuration can be technical and heavily reliant on fast-formulas; retroactivity and costing may require carefully orchestrated concurrent programs. Integration with time and absence systems can be custom and employees often access pay information through separate self-service modules that may not feel modern.

Oracle Fusion Cloud Payroll is a rules-based, constantly calculated engine with real-time validation, automated retroactivity and tight integration with Fusion Time & Labor and Absence Management. Cloud-delivered tax and legislative updates reduce the burden of patching and testing. Payroll flows provide guided processing steps with dashboards for errors, warnings and reconciliation. Employees access payslips, tax forms and pay history via mobile-friendly self-service, while payroll administrators use embedded analytics for audit, costing and compliance.

Talent Management

EBS Talent capabilities are spread across multiple components: Oracle Performance Management, iRecruitment, OLM and other optional modules. Many customers adopted only subsets, resulting in gaps between core HR and talent processes. Performance reviews, goals, learning and succession planning may be tracked in disparate systems or spreadsheets, limiting analytics and making it difficult to build a cohesive talent strategy.

Oracle Fusion Cloud Talent Management unifies performance, goals, succession, career development and learning on a single HCM platform. Performance and goal cycles are configurable with calibration tools and role-based workflows. Talent profiles, skills and competencies drive plans and learning recommendations. Succession planning provides talent pools, readiness assessments and talent review dashboards. Integration with Fusion Recruiting, Compensation and Learning creates a continuous talent pipeline from candidate through development and reward.

“ Oracle Fusion Cloud Talent Management unifies performance, goals, succession, career development and learning on a single HCM platform.



Technology, Reporting, Analytics & AI

Integrations

EBS integrations rely heavily on batch-driven concurrent programs, table imports and BSSV web services. While Orchestrator provides more modern integration capabilities, it still operates within an on-premise, transactional architecture. Real-time integration is limited, error handling is fragmented and most enterprise integrations require custom middleware or third-party components. Integrating EBS with cloud applications often introduces latency and added complexity due to lack of event-driven architecture.

Oracle Fusion Cloud is API-first, offering extensive REST and SOAP API coverage for every business object. Fusion emits business events natively, enabling real-time orchestration across applications. Oracle Integration Cloud (OIC) provides prebuilt adapters for banks, EDI partners, SaaS applications, ERP, HCM, SCM, logistics networks and on-premise systems. Monitoring, versioning, error handling and SLA tracking are built into OIC, providing enterprise-grade integration governance. Fusion + OIC delivers modern, scalable, event-driven integrations substantially superior to EBS's architecture.

Reporting

EBS reporting depends on concurrent programs, custom forms and manual exports to Excel. Financial Statement Generator (FSG) and Web ADI provide some reporting capabilities, but development requires technical resources and real-time cross-functional analysis is difficult. Most organizations cannot achieve real-time insights without third-party BI tools.

Oracle Fusion Cloud provides OTBI for real-time reporting, BI Publisher for formatted reporting, Smart View for Excel-based analytics and Financial Reporting Center for GL-specific insights.

Users can drill from dashboards into transactional detail instantly. Dashboards are embedded in every module and do not require IT intervention to build or customize. Fusion's in-memory reporting and real-time analytics provide a reporting experience beyond what EBS can do.

BI & Data Warehousing

EBS does not include a native data warehouse. Organizations typically build custom data marts, ETL pipelines and dashboards using external BI platforms, resulting in high IT ownership and long development cycles. Cross-functional reporting (especially financial + HR + supply chain) requires significant manual data stitching.

Oracle Fusion Data Intelligence (FDI), built on Oracle Autonomous Data Warehouse, provides a prebuilt enterprise analytics solution with 2,000+ KPIs across Finance, HCM, SCM and Projects. FDI includes machine learning models, predictive insights, anomaly detection, trend analysis and drill-through capabilities. FDI eliminates ETL maintenance and delivers enterprise analytics out of the box, something EBS cannot approach natively.

Workflow & Approvals

EBS workflow capabilities are limited and often require custom orchestrations, event rules, or email-based approvals. Complex routing based on amounts, cost centers, supplier risk, or project attributes is difficult to configure.

Oracle Fusion Cloud includes a unified approval framework across all modules. Approvals are rule-driven, configurable and auditable. Users can approve via mobile, email, or in-app notifications. Fusion supports escalation rules, delegation,

vacation rules and real-time workflow visualization. Workflows can span Finance, Procurement, HCM, Projects and SCM without custom code. Fusion's workflow engine is significantly more advanced and flexible than EBS.

Extensibility / Low-Code

EBS extensibility relies on personalization framework and custom development. While powerful, they require technical expertise and do not provide full UI redesign, mobile app creation, or enterprise-grade lifecycle management. Customizations can be upgrade-heavy and are often avoided due to long-term maintenance costs.

Oracle Fusion Cloud includes low-code tools such as Page Composer, Application Composer, Visual Builder Studio and Sandboxes. Organizations can add fields, modify pages, build custom business objects, create mobile applications and deploy Redwood UX extensions without impacting upgrades. Configuration migration and governance are built in. Fusion delivers a far more modern, low-code extensibility framework aligned with SaaS agility.

“Automation and prediction capabilities require no additional infrastructure and are delivered as part of quarterly updates. Fusion's embedded AI ecosystem represents a major modernization leap compared to EBS.”

AI & Automation

EBS lacks native AI, machine learning, or intelligent automation. Any advanced automation requires custom development, scripts, or third-party applications. There is no embedded anomaly detection, invoice IDR, predictive maintenance, or workforce analytics.

Oracle Fusion Cloud embeds AI and ML throughout the platform: AP invoice IDR, automated matching, expense fraud detection, journal anomaly detection, attrition prediction, recruiting AI matching, cash forecasting, supply chain predictions and IoT-driven predictive maintenance. These capabilities are delivered as part of quarterly updates. Fusion's embedded AI ecosystem represents a modernization leap compared to EBS.



Agentic Applications

Unique to **Fusion** and not available for **E-Business Suite**, Agentic Applications use AI agents to autonomously reason, decide, and execute tasks within secure enterprise workflows. By transforming manual processes into proactive operations, they provide outcome-driven execution, shared process context, continuous reasoning and governance while handling routine work autonomously, escalating human-needed decisions and reducing manual effort across modules.

Agentic apps integrate natively across **Finance (in ERP)**, **Human Capital Management (HCM)**, **Supply Chain Management (SCM)**, and **Customer Experience (CX)** modules, unlocking efficiency without extra costs or complex setups.

Finance (in ERP)

These applications accelerate cash collection, lower days sales outstanding, and boost promise-to-pay rates via tools like Collectors Workspace. They improve invoice settlements, claims processing, and close management, enhancing cash accuracy and working capital. Finance teams gain

proactive exception handling and faster cycles without system overhauls.

Agents and Agentic Apps:

- Collections/Receivables Agentic App
- Payables/Invoice Processing Agentic App
- Ledger/Close Agentic App
- Payments Agentic App
- Claims Settlement Workspace
- Expenses Agent

Human Capital Management (HCM)

Agentic apps streamline workforce scheduling, reduce payroll issues, and unify operations in hubs like Workforce Operations Command Center. They support career mobility, manager workflows, and employee help, automating the lifecycle for better retention and insights.

Agentic Apps:

- Workforce Operations Agentic App



- HR Service / Ask HR Agentic App
- Benefits & Enrollment Agentic App
- Time & Absence Agentic App
- Payroll/Workforce Processing Agentic App
- Employee Lifecycle Agentic App

Supply Chain Management (SCM)

Supply chain teams benefit from reduced sourcing costs, faster issue resolution, and minimized disruptions using workspaces for warehouse ops, logistics, and manufacturing. Tools like Sourcing Command Center and Product Readiness Workspace cut cycle times, boost compliance, and enhance resilience. Operations shift to guided, priority-based execution across inventory and production.

Agents and Agentic Apps:

- Design-to-Source Workspace Agentic App
- Inventory/Supply Risk Agentic App
- Procurement/Sourcing Agentic App

- Inventory Agent
- Supply Risk Agent
- Procurement Agent

Customer Experience (CX)

In CX, agentic apps drive higher win rates and lower acquisition costs through proactive cross-sell and sales command centers. They monitor service risks, accelerate resolutions, and manage contracts autonomously within marketing, sales, and service. Teams focus on high-value interactions with continuous revenue growth support.

Agents and Agentic Apps:

- Sales Pipeline/Opportunity Agentic App
- Customer Service Resolution Agentic App
- Marketing Optimization Agentic App
- Sales Agent
- Service Agent
- Customer Engagement Agent









Feature Comparison

✔ *Capability Leader*

	E-BUSINESS SUITE	FUSION CLOUD	
FINANCIALS	General Ledger	Mature, robust GL with strong SLA and consolidation, but largely period-driven, batch-oriented and reliant on spreadsheets and custom reports for close and analysis.	Real-time, multidimensional ledger with embedded subledger accounting, continuous close, automated reconciliations and built-in analytics via OTBI and Financial Reporting Center. ✔
	Accounts Payable	Proven AP functionality with strong controls, but processing and reporting are often batch-based and dependent on customizations and offline tracking.	Embedded automation, live processing, analytics-driven controls and tight integration with procurement and financials to reduce manual effort and improve visibility. ✔
	Accounts Receivable	Basic billing and receipts; collections and dispute management are largely spreadsheet-driven with batch aging via concurrent programs.	Modern billing and collections with automated dunning, dispute management, collector worklists and mostly real-time dashboards to reduce DSO. ✔
	Fixed Assets	Integrated with AP and Job Cost but heavily batch-based; asset creation and reconciliation often require manual effort and custom concurrent programs.	Rules-driven asset lifecycle management with automated depreciation, multi-book accounting, CIP integration and audit-ready reporting. ✔
	Cash Management	Basic bank reconciliation; forecasting and cash visibility depend heavily on spreadsheets and customizations.	Centralized cash positioning, automated bank feeds, reconciliation, forecasting and predictive liquidity analytics. ✔
	Expense Management	Supports basic expense entry, but mobile usability, receipt capture, policy enforcement, IDR and credit card integration are limited and typically require external tools or manual processes.	Mobile-first expense management with AI-based receipt IDR, corporate card integration, automated policy validation, exception routing. Integration with Projects and AP for real-time visibility and compliance. ✔
	Tax	Basic tax handling; global compliance requires heavy customization or external tax engines.	Global rules-based tax engine supporting VAT, GST, withholding, e-invoicing and statutory reporting across jurisdictions. ✔
PROJECTS	Project Costing	Comprehensive cost capture, but heavily batch-driven with custom programs and complex maintenance for cross-charges and scenarios.	Rules-driven, real-time cost accumulation with configurable burdening, allocations, capitalization and immediate drill-down analytics. ✔
	Project Billing	Capable billing with sophisticated rules, but often customization-heavy and reliant on bespoke programs and offline coordination.	Modern billing and collections with automated dunning, dispute management, collector worklists and live dashboards to reduce DSO. ✔

Oracle Fusion Cloud vs. Oracle E-Business Suite

 *Capability Leader*

		E-BUSINESS SUITE	FUSION CLOUD
PROCUREMENT	Self-Service Procurement	Functional web requisitioning via iProcurement, but dated UX, limited guided buying, heavier reliance on free-form requests and weaker mobile experience.	 Consumer-grade, Redwood UX with guided buying, rich search, catalogs, punchout, mobile access and embedded compliance driving users to preferred suppliers.
	Purchasing / PO Management	Feature-rich PO management supporting complex scenarios, but exception monitoring is report-driven and workflows often require technical intervention.	 Real-time PO creation and change management with embedded dashboards for exceptions, supplier performance and compliance; configuration over customization.
	Supplier Portal	Basic supplier self-service (PO view, acknowledgements, limited invoicing) with lower adoption due to older UI and partial deployments.	 Modern, mobile-responsive portal enabling end-to-end supplier collaboration (POs, changes, invoices, compliance, sourcing) with embedded governance and analytics.
SUPPLY CHAIN & MANUFACTURING	Inventory Management	Functionally rich inventory with strong tracking and integration, but real-time visibility often requires batch jobs, extensions, or custom reports.	 Real-time, mobile-enabled inventory with centralized item governance, automated reservations and embedded analytics for shortages, turns and accuracy.
	Order Management	Highly configurable and powerful, but often heavily customized, complex to change and reliant on custom reporting for end-to-end visibility.	 Rules-based orchestration with configurable fulfillment flows, mostly real-time dashboards and standard integrations across CPQ, inventory, manufacturing and logistics.
	Manufacturing	Deep manufacturing functionality, but batch-oriented costing and analytics; real-time shop-floor visibility often requires third-party tools.	 Real-time execution with mobile workbenches, IoT integration, immediate costing via SLA and built-in support for complex and outsourced manufacturing scenarios.

✔ *Capability Leader*

	E-BUSINESS SUITE	FUSION CLOUD	
HUMAN CAPITAL MANAGEMENT (HCM)	Core HR	<p>Proven core HR with strong data management, but forms-based UI, fragmented self-service and reliance on multiple product families.</p>	<p>✔ Mobile-first, global HR platform with unified data model, guided processes, embedded security, analytics and seamless integration across HCM modules.</p>
	Payroll	<p>Powerful localized payroll, but batch-intensive, patch-heavy and dependent on technical configuration and concurrent programs.</p>	<p>✔ Continuously calculated, rules-based payroll with real-time validation, automated retroactivity, cloud-delivered legislative updates and strong self-service.</p>
	Talent Management	<p>Talent processes spread across multiple modules and tools, often resulting in fragmented UX, data silos and limited analytics.</p>	<p>✔ Integrated performance, goals, learning, succession and career development on a single platform with analytics-driven talent insights.</p>
TECHNOLOGY, REPORTING & AI	Integrations	<p>Batch-driven integrations via concurrent programs, BSSV; Orchestrator provides some modern capabilities but limited live support.</p>	<p>✔ API-first with complete REST/SOAP coverage, event-driven architecture and Oracle Integration Cloud (OIC) with prebuilt adapters and enterprise governance.</p>
	Reporting & Analytics	<p>Concurrent programs, custom forms, Excel exports; FSG and Web ADI provide limited capabilities; real-time cross-functional analysis difficult.</p>	<p>✔ OTBI, BI Publisher, Smart View, Financial Reporting Center; self-service, real-time, embedded across all modules.</p>
	Data Warehousing	<p>No native data warehouse; requires custom data marts, ETL and external BI platforms with high IT ownership.</p>	<p>✔ Fusion Analytics Warehouse (FAW) with 2,000+ prebuilt KPIs, ML models, predictive insights and drill-through capabilities.</p>
	AI & Automation	<p>No native AI or ML capabilities; advanced automation requires custom development or third-party solutions.</p>	<p>✔ Embedded AI across AP (IDR, matching), Expenses (fraud detection), GL (anomaly detection), HCM (attrition prediction, recruiting matching), SCM (demand forecasting).</p>



The Technical Case

Cloud-Native Architecture for Digital Operations

EBS's on-premise, batch-oriented architecture cannot be modernized extensively. Middleware, API wrappers, or third-party automation can transform EBS into a real-time, event-driven, AI-powered platform. The technical debt isn't in the code; it's in the architecture itself.

Fusion's cloud-native foundation delivers capabilities EBS cannot match:

Embedded AI & Machine Learning

EBS has no native AI. Fusion embeds machine learning across the platform: invoice IDR, duplicate payment detection, journal anomaly detection, attrition prediction, demand forecasting and predictive maintenance. These aren't bolt-on solutions; they're continuously trained models delivered as part of quarterly updates. The AI ecosystem in Fusion represents a generation leap that EBS's architecture cannot support.

Real-Time Processing & Analytics

EBS operates in periods and batches. Fusion operates in almost in real-time. Subledger transactions post immediately to GL. Inventory reservations update instantly across manufacturing and order management. Project costs flow to financial plans without batch jobs. This isn't just a speed improvement, but an architectural difference that enables continuous decision-making rather than periodic reporting.

API-First Integration

EBS integrations are point-to-point, batch-file-driven and brittle. Fusion exposes every business object through REST APIs and emits business events natively. Oracle Integration Cloud provides enterprise-grade orchestration, monitoring and governance. Organizations can integrate Fusion with banks, logistics networks, e-commerce platforms, IoT devices and third-party SaaS applications without custom middleware or tech debt.

Modern Extensibility Without Technical Debt

EBS extensibility means custom forms, personalization, database triggers and bespoke concurrent programs, all of which create upgrade friction and long-term maintenance burden. Fusion provides low-code tools (Visual Builder Studio, Application Composer, Page Composer) that enable field additions, UI modifications, custom business objects and mobile app creation without impacting upgrades or creating technical debt. Configuration migrates cleanly across environments through sandboxes and governed deployment pipelines.

Continuous Innovation Without Disruptive Upgrades

EBS upgrades are multi-year projects requiring regression testing of thousands of customizations. Fusion delivers quarterly feature releases with zero downtime and backward compatibility. Organizations consume innovation continuously rather than in disruptive big-bang projects. The platform evolves with the business, not against it.

The Strategic Reality: EBS is End-of-Life, Fusion is Oracle's Future

Oracle has been clear: Fusion Cloud is the strategic platform. All product development, AI investment and integration focus goes to Fusion. EBS receives sustaining support but no major innovation. Organizations staying on EBS are managing technical debt on a platform Oracle is no longer advancing.



The question isn't whether to move, but when and how. Waiting doesn't reduce complexity; it compounds it. Every year on EBS adds customizations, patches and workarounds that will eventually need to be rationalized. Every delay pushes the business further behind competitors already operating on modern cloud platforms.

Peloton's Approach: Transformation, Not Lift-and-Shift

Peloton doesn't advocate moving to Fusion simply because it's newer.

We do it because it enables modern business operating models that EBS cannot support.

Our transformations focus on business outcomes, not technical migration:

- Redesigning financial close processes around continuous accounting
 - Automating procure-to-pay workflows to reduce manual touchpoints
- Implementing real-time inventory and order visibility across global supply chains
- Deploying analytics-driven collections strategies to reduce DSO
- Building mobile-first employee experiences that drive engagement and productivity

We leverage Fusion's architecture to eliminate technical debt:

- Rationalizing EBS customizations into Fusion configuration

- Replacing batch integrations with real-time API orchestration
- Migrating custom reporting into embedded OTBI and FAW analytics
- Standardizing processes across business units using global templates

We ensure operational readiness through change management:

- Training finance teams to operate in continuous close models
- Enabling business users to build and modify their own dashboards
- Coaching leaders on how to leverage AI-driven insights for decision-making

The Bottom Line

For organizations planning the next decade of their Oracle footprint, the difference is clear. **E-Business Suite** is a legacy platform: stable, functional, but fundamentally limited by its on-premise, batch-oriented architecture. **Oracle Fusion Cloud** is a modern, cloud-native platform built for real-time operations, continuous innovation and AI-driven automation.

Peloton helps organizations make this transition successfully, not as a technical migration, but as a business transformation. What needs to be taken into consideration is not whether EBS and Fusion have feature parity, but whether your ERP platform enables or constrains your business strategy.

If you're ready to explore what a Fusion transformation could mean for your organization, Peloton's team of Oracle-certified experts is ready to help you build the business case, design the target operating model and execute the transformation with confidence.

Conclusion

Oracle E-Business Suite vs. Oracle Fusion Cloud

E-Business Suite remains a battle-tested ERP suite with rich functional depth and for many organizations it continues to run core finance, supply chain, projects and HR processes reliably. However, its on-premise architecture, batch-oriented processing, forms-based user experience and customization footprint make it increasingly difficult to achieve the agility, automation and insight expected of modern digital operations.

Oracle Fusion Cloud builds on Oracle's decades of functional experience while re-architecting the platform for SaaS, real-time analytics, AI-driven automation and continuous innovation. Across the

modules examined in this paper, Fusion consistently shifts effort from technical customization and manual reconciliation toward configuration, governance and insight.

For organizations planning the next decade of their Oracle footprint, the decision is less "feature parity" and more about operating model: continue investing in an on-premise, customization-centric EBS landscape, or move to a cloud-native, continuously evolving Fusion platform that better supports global growth, compliance and digital transformation.

“ Oracle Fusion Cloud builds on Oracle's decades of functional experience while re-architecting the platform for SaaS, real-time analytics, AI-driven automation and continuous innovation.”

Peloton | Digital
CONSULTING GROUP Transformation
Realized.

