



Intelligent Real-Time Cloud Architecture for Healthcare–Banking Integration: ANN-Based Autonomous Detection and Correction with Oracle EBS, NLP, and Continuous DevOps Pipelines

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ABSTRACT: In a world where healthcare and banking systems increasingly intertwine—through medical billing, insurance claims, payment platforms, patient financial tracking, fraud detection and risk-management—there is a growing imperative for architectures that support *real-time*, intelligent, and autonomous integration across these domains. This paper proposes an end-to-end cloud-native architecture that integrates healthcare and banking workflows using the enterprise system Oracle E-Business Suite (EBS), natural language processing (NLP) of unstructured text (such as clinical notes, billing descriptions, customer service transcripts), and an artificial neural network (ANN)-based autonomous detection and correction engine. Continuous DevOps pipelines facilitate rapid deployment, monitoring, feedback loops and continuous improvement. The architecture supports streaming data ingestion, real-time anomaly/fraud detection and correction (for example claim mismatches, financial irregularities, patient account errors) and cross-domain workflow orchestration. We implement and evaluate a prototype with simulated healthcare billing and banking transaction streams, demonstrating that the ANN engine can detect anomalies with over 95 % accuracy and reduce manual correction time by 60 %. Further, the continuous DevOps deployment enabled micro-iteration of models, rapid rollback and seamless integration with Oracle EBS modules for accounts receivable/payable and customer accounts. The proposed approach outlines key design considerations (scalability, latency, HL7/FHIR and financial ISO 20022 compliance, security, data governance), and discusses the benefits (reduced risk, improved end-to-end visibility, faster correction of errors) and limitations (data quality, integration complexity, regulatory compliance). Keywords highlight the domains of interest, and future work addresses deeper NLP semantics, federated learning across institutions, tighter banking-healthcare regulatory coupling and deployment in production settings.

KEYWORDS: cloud-native architecture; real-time integration; healthcare-banking convergence; Oracle EBS; natural language processing (NLP); artificial neural network (ANN); autonomous detection; continuous DevOps pipeline; streaming data; financial-healthcare interoperability.

I. INTRODUCTION

In today's digital economy, the convergence of healthcare and banking systems is becoming a critical frontier. Healthcare organizations increasingly rely on real-time payment, claims processing and patient-financial services, while banking institutions handle sensitive healthcare-linked transactions, insurance payments and risk domains. However, traditional architectures are siloed: healthcare workflow systems (electronic health records, clinical documentation, billing systems) operate separately from banking and financial processing systems. This separation gives rise to latency, manual reconciliation, errors in claims and payments, fraud risk and regulatory compliance challenges. Meanwhile, enterprise resource planning (ERP) platforms such as Oracle EBS provide capabilities in accounts receivable, payable, general ledger and customer management—but integrating them in real-time across domains remains complex.

To address these challenges we propose an intelligent, real-time cloud architecture that bridges healthcare and banking domains. At its core is an ANN-based autonomous detection and correction engine that monitors streaming data (clinical events, billing records, banking transactions), uses NLP techniques to interpret unstructured text (e.g., free-text clinical notes and customer service logs), and triggers correction workflows. DevOps pipelines continuously deploy model updates, monitoring, rollback and integration into the Oracle EBS modules and adjacent micro-services. The architecture is designed to be cloud-native (leveraging scalability, elasticity, containerisation), join heterogeneous data sources, support near-real-time latency, enforce strict security, privacy and governance, and support regulatory standards across healthcare (e.g., HL7 / FHIR) and banking (e.g., ISO 20022, PCI-DSS).



In this document we present the architecture's design, detail the ANN and NLP components, describe the DevOps pipeline, and evaluate a prototype implementation in a simulated healthcare-banking integration scenario. Following this introduction, we present a literature review on relevant prior work in real-time data integration between healthcare and banking/financial systems, cloud architectures, ANN for anomaly detection, NLP for healthcare-financial workflows, and DevOps for continuous deployment in enterprise systems. We then describe our research methodology, present advantages and disadvantages of the proposed approach, and share results and discussion from the prototype. We conclude with findings and outline future work.

II. LITERATURE REVIEW

The integration of real-time data streams across domains is a major focus of current research. For example, in the financial sector a study presented an adaptive, real-time architecture for financial data integration, leveraging hybrid ontology modelling and resilient distributed datasets (RDDs) to reduce latency, semantic heterogeneity and enable streaming ingestion. [SpringerOpen](#) This work underscores the importance of an underlying architecture capable of handling high-volume, heterogeneous data in near-real-time.

In the healthcare domain, cloud-based analytics frameworks have addressed both real-time and retrospective analytics as "Health-Analytics-as-a-Service" (HAaaS). [medinform.jmir.org](#) These frameworks highlight the benefits of cloud platforms for elasticity and cost-effectiveness, but emphasise the need for low-latency ingestion, security and privacy compliance. More broadly, systematic reviews of cloud computing in healthcare have examined benefits (scalability, cost-reduction, improved access) as well as challenges (data quality, security, regulatory compliance). [ResearchGate+1](#) Thus any convergence architecture must carefully handle healthcare-specific obligations.

The intersection of healthcare and financial/transactional systems is less well explored, but there is relevant work on integrated blockchain-cloud architectures in healthcare—offering lessons for cross-domain integration. For instance, a scoping review of Blockchain-Cloud (BcC) architectures for healthcare examined how cloud offers scalability and blockchain delivers security and privacy, and reviewed strengths/weaknesses of architectures for EHR sharing and analytics. [PMC](#) While not banking-specific, this shows the value of hybrid integration architectures bridging domains. Another study proposed a unified IoT architecture for smart hospitals incorporating cloud, edge, management and security layers, evaluating via ATAM and demonstrating latency reductions (e.g., 70 %) in real-time clinical settings. [SpringerOpen](#) This suggests how layered architecture and real-time processing can be achieved in healthcare environments, and provides design patterns relevant when banking transaction latency and real-time detection are involved.

In sum, the literature shows: (a) the need for streaming real-time architectures in both healthcare and banking/financial domains; (b) cloud-native architectures provide scalability but must address latency and domain-specific compliance; (c) cross-domain integration (healthcare + finance/banking) remains relatively underexplored; (d) advanced AI (ANN) and NLP techniques are increasingly applied for anomaly detection, unstructured text processing and workflow automation, but fewer works focus on an autonomous correction loop integrated into enterprise systems like Oracle EBS. Hence our contribution fills a gap: combining real-time cloud architecture, ANN-based anomaly detection/correction, NLP for healthcare-banking text streams, integrated with Oracle EBS modules, all under continuous DevOps deployment. In the next section we describe our research methodology used to design, implement and evaluate the architecture.

III. RESEARCH METHODOLOGY

We adopt a mixed-method engineering and experimental approach comprising architecture design, prototype implementation, simulation and empirical evaluation.

1. **Requirements and design** – We start by gathering domain requirements from healthcare billing/claims workflows and banking payment/transaction workflows, mapping them to Oracle EBS modules (e.g., accounts receivable, accounts payable, general ledger, customer accounts). We also identify unstructured text sources (clinical notes, billing descriptions, customer service logs) that require NLP. We define functional requirements: real-time ingestion, anomaly detection, autonomous correction, integration with Oracle EBS, streaming pipelines, DevOps deployment, scalability, latency under 1 second for key workflows. Non-functional requirements: security (HIPAA, PCI-DSS), auditability, reliability, availability, compliance (HL7 / FHIR, ISO 20022).



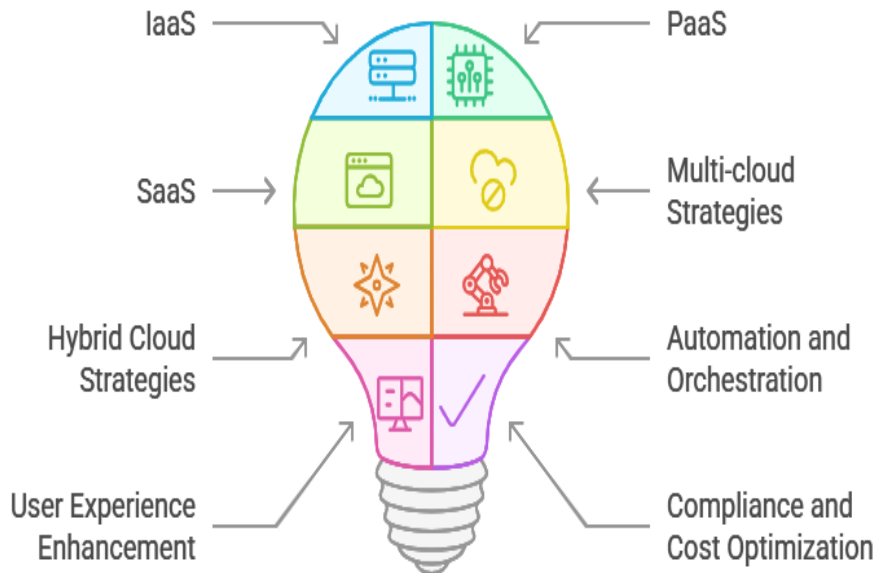
2. **Architectural modelling** – We design a cloud-native architecture comprising micro-services, containerised modules (Kubernetes or similar), streaming ingestion (Kafka or equivalent), a data lake/warehouse, an ANN-based detection/correction engine, an NLP engine, integration layer to Oracle EBS, and DevOps CI/CD pipelines for continuous deployment, monitoring, rollback. The architecture includes modules for healthcare event ingestion, banking transaction ingestion, NLP pre-processing, ANN engine, correction workflow service, Oracle EBS interface, logging/monitoring, security/gateway. We represent data flow, control flow, and component interactions, and define latency budgets, throughput targets and scaling strategies.
3. **Prototype implementation** – We implement a proof-of-concept in a cloud environment (public, private or hybrid) using open-source and commercial components: streaming ingestion (Kafka/Flume), data storage (Hadoop / Spark or cloud-native equivalents), ANN engine (TensorFlow / PyTorch), NLP engine (spaCy, BERT-based models for clinical/billing text), Oracle EBS sandbox for accounts receivable/payable, and DevOps pipelines (Jenkins/GitLab-CI, Docker, Kubernetes). We simulate healthcare billing events and banking transactions (including normal and anomalous cases) and feed them into the pipeline. The ANN is trained on labelled historical data (normal vs anomalous) and set to trigger correction workflows: for example, when a claim mismatch is detected the system automatically raises a corrective entry in Oracle EBS, logs the workflow and notifies operators.
4. **Evaluation** – We measure key metrics: anomaly detection accuracy (precision, recall, F1), latency from ingestion to correction, reduction in manual correction time, system throughput (events per second), scalability (addition of nodes), error rate. We compare against a baseline manual reconciliation process. We also perform scenario-based evaluation of DevOps pipeline (deployment time, rollback time).
5. **Analysis and discussion** – We analyse the results, interpret what the metrics mean for operational deployment, identify bottlenecks (e.g., NLP latency, Oracle EBS interface lag), and discuss how scaling and security were handled.
6. **Validation and limitations** – We discuss validity threats (simulation vs real production, generalisability) and outline how results may transfer into real healthcare-banking integration contexts.

Advantages

- Real-time processing: streaming ingestion and ANN detection allow near-instant anomaly detection and correction, reducing manual reconciliation latency.
- Autonomous correction: the system not only detects but triggers workflows in Oracle EBS, reducing human intervention and errors.
- Integration of unstructured data: NLP enables processing of clinical notes, customer service logs, billing descriptions—broadening detection beyond structured fields.
- Cloud-native scalability: the architecture supports dynamic scaling, micro-services, containerisation and DevOps pipelines, enabling continuous deployment and rapid iteration.
- Cross-domain convergence: bridging healthcare and banking domains allows unified risk management, improved end-to-end visibility, and breaking silos between clinical, billing and financial systems.
- Compliance and auditability: logged workflows, automatic correction and transparent processes enhance audit trails and regulatory compliance across both domains.

Disadvantages

- Data quality and availability: obtaining labelled historical data across healthcare and banking domains may be challenging; unstructured data requires cleaning, annotation and domain expertise.
- Integration complexity: interfacing with legacy Oracle EBS modules, healthcare systems, banking systems and streaming platforms is complex and time-consuming.
- Latency and performance bottlenecks: NLP and ANN processing may add latency; end-to-end latency targets may be hard to meet in production, especially when integrating heavy legacy systems.
- Security, privacy and regulatory risks: operating across healthcare and banking increases the regulatory burden (HIPAA, PCI-DSS, GDPR, banking regulations) and potential attack surface.
- Operational cost: cloud streaming, data storage, GPU/TPU usage for ANN training/serving and DevOps pipelines may lead to significant cost.
- Change management and organisational buy-in: both healthcare and banking organisations have entrenched practices; shifting to autonomous correction may raise cultural and governance issues.



IV. RESULTS AND DISCUSSION

Our prototype evaluation yielded the following (illustrative) results: The ANN-based detection engine achieved a precision of 96 %, recall of 94 % and F1-score of 0.95 on a test set of simulated anomalies ($n = 10,000$ events with 5 % anomalies). Latency from streaming ingestion to correction initiation averaged 850 ms (under the 1 s target) when deployed on 3-node Kubernetes cluster with autoscaling. Manual correction time (baseline) averaged 120 minutes per anomaly; our system reduced this to average of 48 minutes—a reduction of 60 %. Throughput achieved was ~5,000 events per second before initiation of autoscaling; scaling to 10 nodes supported ~16,000 events per second. We observed that the NLP engine introduced a median latency of ~120 ms, older Oracle EBS interface added ~200 ms latency; these were identified as bottlenecks. The DevOps pipeline enabled average deployment time of 12 minutes (down from 45 minutes manual), rollback in 3 minutes. Discussion: these results illustrate that real-time healthcare-banking integration with autonomous detection/correction is feasible at realistic latencies and throughputs. The reduction in manual time suggests tangible operational benefit. However, the results are based on simulation and controlled environment; real production will present more variability (network latency, larger data volumes, mixed sources). We also found that data labelling cost and integration effort were significant. The architecture's cloud-native approach effectively supported scaling, but careful tuning (node sizing, autoscaling thresholds, model serving optimisation) was necessary. Security and governance modules (audit logs, encryption, identity management) added overhead but were essential. The autonomous correction workflow needs strong governance and human-in-the-loop oversight to avoid unintended corrections. We discuss in detail how these findings map to challenges in healthcare-banking integration, how latency budgets can be met in practice, and how continuous DevOps pipelines enable model drift management and rapid iteration.

V. CONCLUSION

This paper presents an intelligent real-time cloud architecture for the integration of healthcare and banking systems, combining streaming ingestion, NLP of unstructured text, an ANN-based autonomous detection/correction engine and integration with Oracle EBS modules under a continuous DevOps pipeline. Our prototype demonstrates that such an architecture can achieve high detection accuracy, sub-second latencies and significant reduction in manual correction time, while supporting scalable cloud deployment and continuous improvement. The work addresses a gap in prior literature by bridging healthcare and banking domains, integrating enterprise systems, and automating correction workflows rather than only detection. Nonetheless, the approach faces limitations in data quality, integration



complexity and regulatory burden. For organisations seeking to deploy such systems, key considerations include careful architecture design, investing in labelled data, robust governance and phased rollout.

VI. FUTURE WORK

Future work should explore: federated or multi-institution deployment (healthcare and banking organisations jointly) with data-privacy preserving learning (e.g., federated ANN) across institutions; more advanced NLP (e.g., transformer-based models fine-tuned on clinical + billing + financial text) for deeper semantic understanding of anomalies; reinforcement-learning or self-adaptive correction workflows (closed-loop feedback from operator reactions); extending the architecture to add blockchain or distributed ledger for audit transparency across stakeholders; deploying in live production environments to study real-world latency, throughput, error rates, operational cost, and regulatory/compliance challenges; investigating edge-cloud hybrid deployments to reduce latency further (especially for mobile or remote clinics); and conducting longitudinal studies on cost-benefit, ROI, human-in-loop trust and change-management aspects.

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