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BUSINESS GUIDE

2025 Midyear CFO Agenda

25 Tips for Navigating Uncertainty,
Driving Growth, and Maximizing Efficiency

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2025 Midyear CFO Agenda

25 Tips for Navigating Uncertainty, Driving Growth, and Maximizing Efficiency

As finance leaders enter the second half of 2025, sentiment has dipped significantly compared with the start of the year. CFOs downgraded their 12-month outlook in the second quarter of 2025, expecting business conditions in the United States to fall to a 5.9 out of 10, according to a survey by the CFO Leadership Council. That's down from a 7.0/10 forecast in Q1 2025.

The shift from optimism to growing caution occurs as executives grapple with a volatile business environment marked by shifting trade policies, changing global alliances, and technology-based disruption. In a survey by CNBC's CFO Council, top concerns among CFOs include trade policy at 30%, inflation at 25%, and consumer demand at 20%.

However, many executives still see opportunity amid the uncertainty: 32% of CFOs say there will be more opportunities 12 months from now versus 23% expecting more challenges, PwC's May 2025 Pulse Survey shows.

As finance executives look to balance short-term tactics to manage volatility with long-term strategies to compete more effectively in the future, what should populate their agenda?

Over the past several months, we asked finance leaders and experts for new, and sometimes challenging, ideas that can help companies right now. We compiled 25 of the best suggestions, ranging from highly tactical to big picture, for you to consider as you chart a strategy for the rest of 2025 and beyond.

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Proactively Manage Risk

With the pace of change in 2025, a reactive posture is a liability. If your current risk framework was built for last year's reality, shoring up controls, reassessing cost structures, and leveling up on data and technology use can help you identify, assess, and mitigate risks before they impact the P&L.

1. Reinforce internal controls

The rapidly shifting dynamics of global trade bring new regulatory and financial risks. To manage, companies may need to strengthen internal controls around trade compliance, procurement, inventory, and supplier management. For instance, recent tariff changes mean new regulations—such as updated codes, classifications, and country of origin rules—but also more scrutiny. Companies need to adjust their processes to stay compliant, and that means tightening controls around how goods are tracked, documented, and reported.

Global trade policy changes can also affect a company's cost of goods sold (COGS), inventory valuation, and tax liabilities. That in turn affects financial statements, so internal controls around accounting, procurement, and supply chain may need updates to avoid errors or misstatements.

2. Assess cost structures and margins

Shifts in global trade policy are directly affecting the cost of imported raw materials and finished goods, causing a ripple effect on COGS, inventory valuation, and gross margins. As a result, CFOs and their teams are reassessing standard cost models, refining pricing assumptions, and often redefining what profitability looks like across SKUs or product lines. In some cases, CFOs may need to work with supply chain leaders to find alternate sourcing options or negotiate better terms with existing suppliers, evaluate pricing strategies, and identify opportunities to reduce non-tariff-related expenses to offset the impact.

3. Reengineer processes to handle complexity

As tariffs and macroeconomic conditions evolve, CFOs will need to gauge what processes need to change to keep up. For instance, finance is being asked to partner more closely with procurement, operations, and supply chain teams to build flexible models that reflect and respond to cost volatility. Rapidly changing margins and COGs warrant more frequent forecasting and scenario planning.

CFOs must assess risks, evaluate supply chains, and plan for a variety of scenarios while embedding tariff assumptions directly into budgeting processes. This involves creating multiple financial models that account for different tariff scenarios so organizations can rapidly pivot when trade policies change.

Many finance leads are also embedding triggers in pricing and sourcing contracts to create flexibility for reversal or renegotiation so they can quickly adjust to tariff fluctuations without lengthy renegotiation processes.

4. Use technology and data to model and mitigate impacts

The ability to quickly and accurately model the very specific effects of global trade fluctuations is becoming a must-have. CFOs with software that provides detailed breakdowns of the landed costs associated with each import, including tariffs, shipping, and other expenses, can provide that invaluable intelligence.

Advanced systems that use AI to help businesses explore different options, such as alternative suppliers or products, will often find the best strategies for mitigating tariff costs. These tools can even analyze the impact of absorbing costs versus passing them on to customers so organizations can make informed choices.

Pursue Efficient Growth Opportunities

Lines of business want more money for growth, whether by acquisition or innovation. You need to protect the bottom line. It's time for a framework that bridges the gap, with strategies to fuel expansion while simultaneously improving margins and maximizing ROI.

5. Adapt to the shifting M&A market

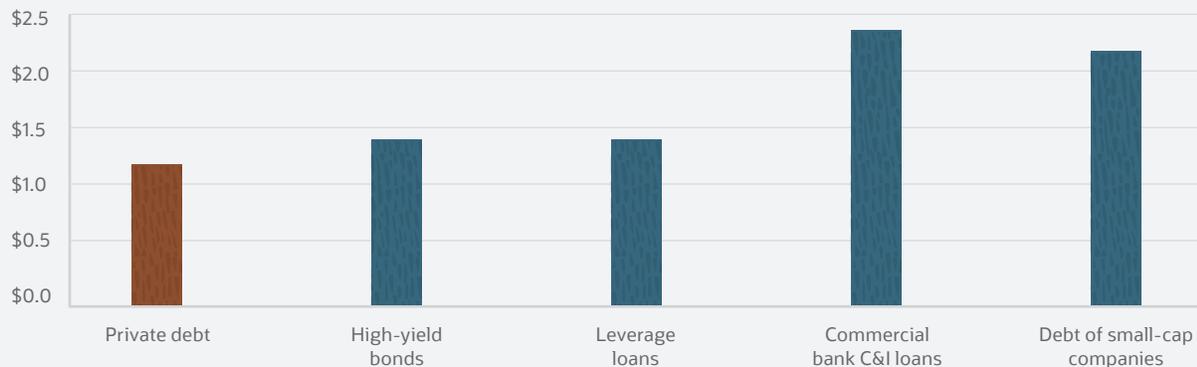
2025 began with many feeling cautiously optimistic about a resurgence in M&A activity. However, headwinds including global trade uncertainty, capricious financial markets, and slower than expected deregulation proved to be strong, and M&A volumes globally dropped by 9% compared with the first half of 2025. However, there is evidence that—despite uncertainty—some battle-hardened executives are pushing forward and looking to use disruption to their benefit.

For those considering deals in this climate, several factors will be critical to keep in mind. With many companies allocating significant capital to technology investment, it may be necessary to consider options such as partnerships, minority stakes, or carve-outs to pursue strategic goals while preserving balance sheet strength. Stable interest rates could also warrant analyzing alternative financing options, such as private credit, to optimize the capital structure of deals. Lastly, consider incorporating GenAI into M&A processes such as sourcing screening or diligence. About one in five companies currently use GenAI in M&A processes, and more than half expect to integrate it into their dealmaking by 2027, according to a 2025 survey by Bain & Company.



Private credit is now a major source of funding

Select debt classes total borrowing, \$ trillions



Sources: Federal Reserve Board, Preqin, Bloomberg L.P., PitchBook. FDIC, corporate reports, Empirical Research Partners Analysis. Data as of 2024.

Total borrowing for select debt classes as of the end of 2024. Private debt is roughly \$1.2 trillion, high-yield bonds are roughly \$1.4 trillion, leveraged loans are roughly \$1.4 trillion, commercial bank C&I loans are roughly \$2.3 trillion, and debt of small-cap companies is roughly \$2.2 trillion.

6. Explore nontraditional financing options

This advice isn't reserved for M&A. Nontraditional financing options such as the private credit market are growing rapidly in popularity as banks experience a retrenchment in lending and businesses look for customized financing to fund their strategic plans. Private credit has become a particularly enticing option for midmarket companies looking for flexible, tailored capital solutions as banks pull back, as well as for pre-IPO companies looking to raise money without equity dilution.

7. Accelerate strategic cost optimization

Cost management remains top of mind for the C-suite, with one-third of executives in a 2025 BCG survey listing it as their most critical priority for the year—up eight percentage points from 2024. However, the report shows executives leaning away from blanket cost-cutting and embracing more targeted cost optimization. In the same survey, executives cited supply chains, product portfolios, operating models, and workforce productivity as key cost drivers they're prioritizing for optimization.

AI tools can be instrumental in transforming traditional cost management approaches. For instance, companies can use predictive models to enhance supply chain efficiency by forecasting demand and inventory levels.

8. Rethink capital allocation strategy

Cost-cutting efforts aren't just about freeing up cash and improving margins. In the same BCG survey, 67% of executives said they plan to reinvest savings from their cost-reduction efforts. When asked to select their top three priorities, CFOs indicated their highest capital allocations are directed toward technology modernization (57%), operational efficiency (57%), and product and service innovation (51%), according to a 2025 survey by global consulting firm RGP.

Turn AI Potential Into Operational Value

This is happening now. Companies that have deployed AI-powered chatbots and virtual agents, for example, are resolving up to 80% of routine customer inquiries without human intervention, per Forbes Advisor. AI-powered monitoring tools can predict potential hardware failures, allowing for proactive maintenance, and can optimize energy use. If you haven't started using AI operationally, you're behind.

9. Take advantage of AI already built into existing applications

For many companies, the best and fastest way to use AI will be through the capabilities built into their business software. Embedded AI tools are already connected to core data and workflows, helping deliver smarter automation and eliminate costly, error-prone integrations.

As business software providers incorporate increasingly sophisticated AI capabilities into their solutions, however, their customers face a new challenge: learning how best to take advantage of it.

Packer Fastener, a distributor of fasteners and industrial supplies, started by experimenting with AI capabilities available in its NetSuite applications. The team first used AI features embedded in its NetSuite Analytics Warehouse to highlight patterns and outliers and run predictive models designed for specific use cases. Now, it's experimenting with other applications.

"The deeper stuff we're doing is on the machine learning prediction models," says Bill Feck, CTO at Packer Fastener. "Once we started tapping into that, we had

What's Agentic AI?

Agentic AI refers to artificial intelligence that is not only capable of understanding and responding to information, it can actively pursue objectives.

Key characteristics of agentic AI include:



Proactive behavior

The AI can initiate actions rather than simply reacting to external prompts.



Adaptation

The AI can learn from past experiences, accept feedback, and adjust its behavior to achieve its goals more effectively.



Goal-oriented behavior

The AI has specific objectives it seeks to achieve and can map out steps to get there.



Autonomy

The AI can make decisions and take actions independently to reach its goals, within parameters.

several ideas on where to go. We really just needed to get started, and once we got started, the possibilities became endless.”

10. Explore agentic AI capabilities

As CFOs move past the initial excitement around AI to a deeper focus on execution and results, exploring agentic AI capabilities should be on their agendas. Unlike traditional automation tools that operate in a reactive, rules-based manner, agentic AI systems can act proactively, autonomously navigating complex workflows, initiating tasks, and learning over time. These agents can analyze financial data, simulate scenarios, and even coordinate actions across systems without constant human oversight if you choose.

For finance teams burdened by repetitive processes, data overload, and legacy tools, agentic AI offers a path to dramatically accelerate decision-making and free up time for higher-value work like strategic planning, capital allocation, and risk analysis.

11. Find the ROI in AI investments

CFOs face pressure to quantify the ROI of AI investments. While early AI efforts often centered on experimentation or isolated use cases, finance leaders are now looking for measurable outcomes tied to productivity gains, faster decision-making, cost savings, and risk reduction.

To measure the full benefits, it's helpful to divide AI ROI into two categories. Hard ROI covers measurable outcomes. For instance, applying AI to IT automation can reduce system outages and speed response times, enhancing operational efficiency and boosting customer satisfaction. That may lead to higher user retention.

KPIs for hard ROI can include:

- Labor cost reductions, such as hours saved due to automation.
- Increased revenues and new revenue streams from AI-powered applications.
- Increased traffic, lead generation, and conversion rates.

Soft ROI encompasses benefits that aren't directly quantifiable but still add significant value to the

organization. These might include enhanced employee morale or a better customer experience. Soft ROI KPIs can include:

- Employee satisfaction and retention linked to AI initiatives.
- Better decision-making.
- Improved customer satisfaction.

12. Upskill with an augmented workforce in mind

A workforce supported by AI capabilities promises to create more value than people or machines can deliver alone, but CFOs and their finance teams need training to make that a reality. While AI can help identify patterns and trends within the data, finance employees need the analytical mindset and critical thinking skills to interpret and understand the implications of the data.

“I see analytical skills as becoming must-haves for people in finance and accounting,” says Brian Hogeland, CFO of Packer Fastener. “Many in the financial function have just been used to entering transactions, writing checks, and other manual tasks. Now, it's really about embracing an analytical mindset, intellectual curiosity, and approaching AI developments with curiosity instead of fear.”

As the finance field is in constant flux, make sure employees have the opportunity to stay current by taking courses on AI fundamentals and AI applications in finance, attending industry conferences, or participating in online communities to remain in step with industry developments.

13. Consider an AI company policy

Some executives have held back on AI until they are prepared to provide clear direction on how it should—and should not—be used. This approach is one way to help maximize the returns on AI while managing its risks.

While there are many approaches to a corporate AI policy, it would generally offer guidelines that govern the development, deployment, and use of AI within the company. With a policy in place, employees can know that they're within organizational standards, and executives can feel comfortable that their AI strategy is infused into their overall business agenda and understood by the workforce.

Strengthen Operational Discipline

The most resilient companies aren't just lean. They're disciplined, with CFOs who champion operational excellence as a core corporate strategy. An agile organization is better positioned to not only survive downturns but seize opportunities and emerge stronger.

14. Ramp up FP&A practices, including predictive forecasting

Driven by the need for more effective navigation of volatile markets, CFOs and their teams are forecasting more frequently and planning for multiple potential scenarios.

AI technologies that power accurate predictive forecasting and complex scenario modeling can help improve predictions around areas such as revenue growth, cost fluctuations, and customer demand. That means more informed strategic decisions across the organization.

15. Get a better pulse of customer demand

Another way CFOs can flex their cost management muscles is around effective demand forecasting. Raw Sugar CFO Jonathan Weiss says understanding demand has taken on increased importance in his role with the health and beauty brand.

Consumer buyer patterns are constantly on flux, and there may be fixed costs that sales volumes no longer justify. Companies must be sure their product mix is resonating with consumers and consider dropping or selling off product lines that don't meet performance standards.

“As a CFO, one of my top financial priorities in 2025 is around the consumer. The customer is changing in so many ways. One thing I'm looking at every Monday is what was last week's results vs. the prior four weeks' average results vs. the average 13-week results—at the category level, channel partner level, and then all the way down to the SKU level.”

Jonathan Weiss, CFO, Raw Sugar

16. Rethink working capital management

Effective working capital management is particularly important in 2025 given economic fluctuations, tightening credit conditions, and rising operational complexity. In a 2025 survey by the Hackett Group, in fact, the top priority cited by CFO respondents was to optimize working capital.

While traditional tactics, such as automating the invoicing process, renegotiating terms with suppliers, and avoiding excess inventory, still hold value, rapidly advancing technologies offer new ways to think about working capital management. For instance, through predictive analytics, AI can forecast cash flow needs by analyzing historical patterns and real-time data.

AI can also model demand patterns, seasonality, and supply chain disruptions to fine-tune inventory levels, reducing carrying costs and stockouts.

17. Prioritize productivity gains from efficiency and standardization

In Deloitte's Q3 2024 CFO Signals survey, 48% of CFOs ranked efficiency and productivity as their top internal risk—surpassing strategy execution, generative AI adoption, and even hiring and retention. In fact, only technology transformation, which came in as the top-ranked concern at 49%, surpassed this perennial CFO worry.

With efficiency, productivity, and technology top of mind, then, it's no surprise that several CFOs we spoke with noted their focus on standardizing processes in their technology systems and eliminating time-consuming, ad hoc tasks outside of established workflows as top priorities in 2025.

"We should be using the system as our highway, and we should be spending 85% of our time on that highway," says Weiss, from Raw Sugar. "And when we're spending time on exceptions, we should be asking the question, 'Why is this an exception? How do we get it back on the highway?'"



Protect Critical Assets Amid Mounting Cyber Pressures

The average cost of a data breach in 2024 was \$4.88 million—a 10% increase over 2023 and the highest total ever, according to research from IBM and the Ponemon Institute. With no reason to think that trend will reverse, is your security budget seen as a necessary evil or a strategic investment? CFOs with the metrics to position security as pivotal to brand trust, business continuity, and long-term financial resilience are best positioned to help prioritize security investments in a language stakeholders understand: dollars and cents.

18. Deal with expanding cybersecurity threats

Because CFOs are risk management experts, they're natural allies to the CISO and CIO when it comes to cybersecurity planning and can help make sure the strategy reflects the company's overall financial risk. Do security systems sufficiently guard the organization's most sensitive and valuable data? Do they help employees spot fraudulent emails, calls, and other scams?

One important area to consider: New AI systems. In a 2024 survey by the IBM Institute for Business Value, only 24% of surveyed C-suite executives said their current generative AI projects have a component to secure the initiatives. Even though 82% of respondents say secure and trustworthy AI is essential to the success of their businesses, nearly 70% said innovation takes precedence over security.

19. Understand cybersecurity reporting obligations

CFOs of public companies now have regulatory reporting obligations around cybersecurity. In 2023, the U.S. Securities and Exchange Commission (SEC) finalized its cyber disclosure rules, requiring public companies to give investors prompt, "decision-useful" information about material cybersecurity incidents, as well as periodic updates on their approaches to cyber risk management, strategy, and governance.

For CFOs, this means understanding cyber risks and incidents to determine materiality. It also requires an understanding of the company's cyber risk management strategy and governance so they have confidence in the accuracy and integrity of the information given to the board of directors and in the annual 10-K disclosure. For the CFO to fulfill both capacities—and avoid possibly hefty fines from the SEC—careful coordination with the CISO, general counsel, and potentially the CIO/CTO and CEO is a best practice.

Both public and private companies should be aware of other cybersecurity requirements they may be subject to, including the amended New York State Department of Financial Services (NYDFS) Part 500 cybersecurity regulation, the European Union's General Data Protection Regulation, and the California Consumer Privacy Act.

20. Double check that cyber insurance policy

Cyber insurance can be a valuable hedge against the financial impact of a cyber incident, covering high-cost areas such as lost revenue due to business interruptions, incident response, legal expenses, ransom payments, and data breach recovery. However, because security breaches are becoming more common and costly, many insurers are raising premiums, limiting coverage, and adding security requirements for companies.

CFOs need to work with their security specialists to make sure the company has the right cyber insurance policy in place, that it covers everything they expect, and that they're fulfilling requirements. Common exclusions can include losses caused by insider threats, attacks that exploit a vulnerability known to the business, and breaches of third-party vendors or other partners. While many insurers are continuing to provide coverage for certain aspects of AI-related risks, it's essential to review policy language carefully.



Stay Proactive on Policy and Regulatory Changes

21. Prepare for corporate tax changes

With the “One Big Beautiful Bill” Act signed into law in early July, several major business provisions are set to take effect, including:

- Permanently restoring immediate expensing for domestic research and development expenses.
- Permanently reinstating the EBITDA-based limitation on business net interest deductions.
- Permanently restoring the 100% bonus depreciation for short-lived investments.
- Permanently extending the 20% deduction for qualified business income (Section 199A).
- Temporarily providing 100% expensing of qualifying structures, with the beginning of construction occurring after January 19, 2025, and before January 19, 2029, and placed in service before January 1, 2031.
- Sunsetting major clean electricity tax credits included in the Inflation Reduction Act, such as the clean electricity production credit (45Y) and investment credit (48E) for projects placed in service after 2027.
- Extending the clean fuel production credit (45Z) until 2030 and expanding eligibility.
- Implementing a 1% floor on deduction of charitable contributions made by corporations.
- Renaming GILTI to NetCFC Tested Income (NCTI) and establishing a 12.6% to 14% top rate after foreign credit tax treatment, no asset-based deductions, and simplified expense rules.
- Renaming FDII to Foreign-Derived Deduction Eligible Income (FDDEI) and establishing a 14% rate with similar rules to NCTI.
- Raising the BEAT rate to 10.5% while keeping current US tax credit allowances.

These are just a few of the tax changes included in the new law, so CFOs may want to consult with their tax advisors, review their current and projected tax provisions, and model financial impacts.

22. Stay up to date on the Corporate Transparency Act

The Corporate Transparency Act (CTA), enacted in 2021 and effective January 1, 2024, required most US corporations, LLCs, and similar entities to report beneficial ownership information to the Financial Crimes Enforcement Network (FinCEN) to combat illicit financial activities, including tax fraud, money laundering, and financing for terrorism.

However, in March 2025, the US Department of the Treasury, of which FinCEN is a part, announced it would not enforce any CTA requirements against US reporting companies or citizens. In response, FinCEN issued an interim final rule requiring only entities formed under the law of a foreign country and that have registered to do business in the US to report beneficial ownership information. Foreign companies owned by US citizens are exempt. FinCEN intends to issue a final rule later this year.

Continue Engineering the Next-Generation Finance Function

GenAI, predictive analytics, and autonomous systems aren't just buzzwords, they're the building blocks of the modern finance function. CFOs who focus on practical tools that reduce manual effort, enhance forecast accuracy, and free their teams for high-value strategic work are best positioned to foster a culture of data-driven partnerships.

23. Strengthen organization-wide partnering

CFOs establish themselves as strategic partners to the rest of the organization by sharing their understanding of financial data and showing how related analytics and forecasts can help business unit leaders execute.

"We started meeting one-on-one with some of the members of leadership on a regular basis to just go over some of the data and financials," says Hogeland, CFO of Packer Fastener. "It's been really good for us to have those connections. It gives us the opportunity to not only go over what the numbers are at today but have a good dialogue to set a plan, monitor against it, and take action."

Regular scheduled meetings with department heads keep finance abreast of strategic priorities, financial implications, and mutual support opportunities. To get the most out of each touchpoint, consider building reports tailored to each department to help frame financial information in terms of business impact. Ideally, provide dashboards for ongoing monitoring and discussion.

24. Keep up with the pace of technology change

Technology modernization initiatives have been on the CFO's agenda for years, and 2025 marks a noticeable sense of urgency. In the 2025 C-Suite Survey released by the Thomson Reuters Institute, 82% of respondents

ranked digital transformation as high priority, surpassing traditional priorities such as revenue growth and cost reduction.

As efforts to update technology accelerate, here are two best practices to keep in mind. First, collaboration between finance and IT is crucial as technology strategy and financial outcomes become increasingly interconnected. CFOs are engaging with technology leaders early and often to help ensure that investments are aligned with financial goals and overall business strategy.

Secondly, barriers in the shift to digital are often centered around people, not necessarily technology. In Grant Thornton's 2025 Digital Transformation Survey, executives cited user adoption challenges as the leading reason past technology initiatives had failed. For executives, getting people on board requires transparency and an enthusiasm that starts with leadership.

"I think transformation takes its tone from the top and having the board, the C-suite, and your investors excited and ready to embrace change is where it starts from. Because it will all trickle down and help everyone else get on board."

Jess Wijesekera, SVP of Accounting, Vytalize Health

25. Maximize data quality

Good data is foundational for successful technology initiatives, particularly in AI. However, only 27% of CFOs in RGP's 2025 survey said they fully trust their data—a clear signal that poor data quality remains a major barrier to informed decision-making.

CFOs can improve data quality by establishing data governance frameworks, investing in integrated systems that reduce manual entry and duplication, and fostering a culture of accountability across departments. By aligning finance, operations, and IT around consistent data standards and leveraging automation and AI to catch anomalies early, finance leads can work to advance data readiness across the organization.

There is a caveat though. Don't miss the boat on AI because you're waiting on "perfect" data. Delaying all AI rollouts in pursuit of perfection may mean staff miss out on an important learning opportunity while the company falls behind competitors.

The Bottom Line

As CFOs navigate the rest of 2025, having a well-defined agenda that balances growth and stability will be critical. CFOs will need to address issues such as geopolitical uncertainty, increasing regulatory demands, and a rapidly changing business landscape while continuing to drive transformation efforts, collaboration, and innovation.

To handle complex internal and external demands, CFOs need visibility into the entire organization. NetSuite ERP helps organizations operate more effectively by automating core processes and providing real-time visibility into operational and financial performance.

With a single, integrated suite of applications for managing accounting, order processing, inventory management, production, supply chain, and warehouse operations, NetSuite ERP gives CFOs clear visibility into their data and tighter control over their businesses so they can react quickly to whatever comes their way.

With AI capabilities embedded across the suite, NetSuite offers CFOs the opportunity to incorporate the technology into their workflows—without the extra expense or clunky integration associated with bolt-on solutions. AI-powered assistant features, such as NetSuite Bill Capture and NetSuite Text Enhance, use data and automation from the suite to handle repetitive tasks. AI advisor capabilities, including predictive planning in NetSuite Planning and Budgeting and data discovery in NetSuite Analytics Warehouse, deliver faster, better insights and analysis to leaders. And, as a cloud-based system, NetSuite receives regular updates to help ensure customers always have the latest AI capabilities as a part of their software.

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