



Accelerate Into Truly Digital Banking

Finacle Universal Banking Solution Suite



The Disruption Is Real—How Will You Evolve?

It's no secret: The digital revolution is changing the way we live, communicate, and do business—at an unprecedented rate.

Industries across the board are trying to keep pace with consumers that are more connected than ever and demand the same from their services. Startups are challenging established industry players; the emergence of a sharing economy is replacing possession with collaboration; and even the status quo is increasingly short-lived as businesses struggle to keep up.

The banking industry is no exception. Financial leaders know that to compete in this new digital landscape, they must be agile and innovative—to continually anticipate and prepare rather than to simply react. Yet, 69% of banks lack a systematic digital strategy. Additionally, the industry is facing economic challenges such as slow growth in global markets and prolonged low interest rates. Many financial institutions find themselves wanting to innovate, but feel as if they're falling behind the cutting edge.

EdgeVerve understands the landscape and knows that no two financial institutions face the same challenges. That's why we built the Finacle Universal Banking Solution suite. We designed the industry's most advanced banking platform to reimagine your challenges as your biggest opportunities and accelerate your journey to *truly digital banking*.

CHARACTERISTICS OF TODAY'S CONSUMER

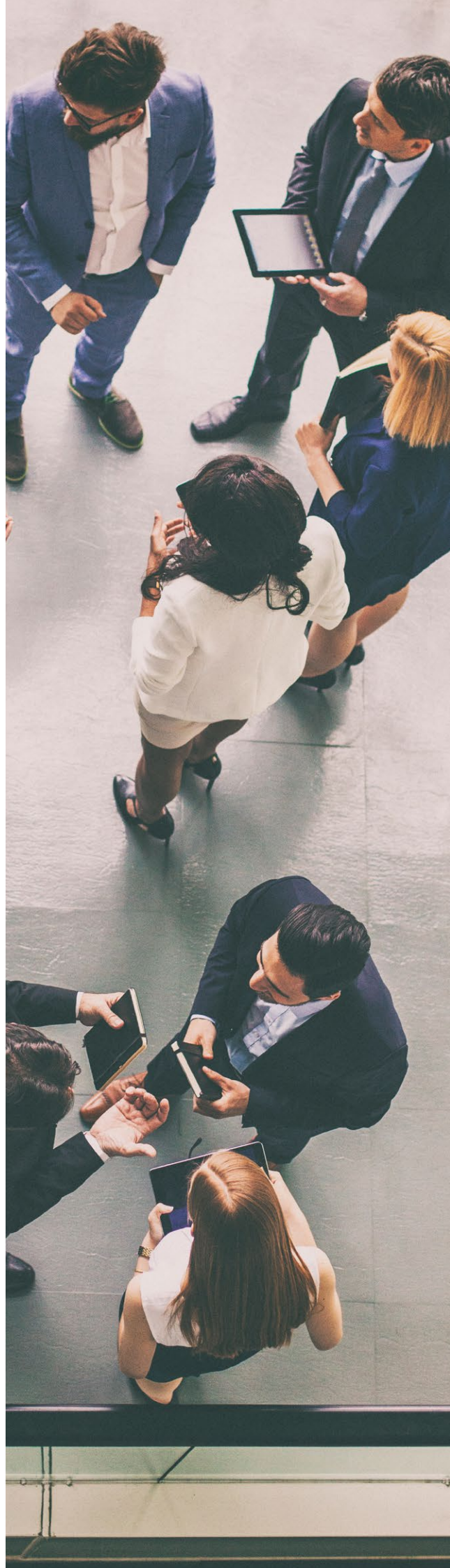
- Connected wherever they go
- Active across multiple channels and devices
- Demanding of personalized, contextual solutions

CHALLENGES FACING TODAY'S BANKS

- Sluggish economic growth
- Digitization
- Increasing competition from nontraditional players
- Escalating regulatory demands
- Prolonged low interest rates
- Overwhelmed IT departments

69% of banks don't have a systematic digital strategy¹.

¹Infosys research : Be Digital. Be More. Preparing for the digital transformation tsunami.





What It Takes to Become Truly Digital

Demystifying digitization for the financial industry

Becoming *truly digital* is so much more than dressing up the same business model with trendy technology. It requires reimagining banking from the inside out and revolutionizing IT ecosystems to live in the digital landscape.

With experience of transforming financial institutions across 100 countries, we've found that digital banking includes four standout characteristics:

1. Frictionless Customer Experiences
2. Ecosystem Play
3. Insights-Driven Interactions
4. Ubiquitous Automation

WHAT TRULY DIGITAL BANKING IS NOT

- Simply adding new channels
- Delivering banking services on new devices
- Enhancing existing business models with new technologies
- Giving legacy processes a digital facelift
- Automating without reimagining existing processes

1 Frictionless Customer Experiences

Delivering an intuitive and inspiring experience to your customers

The digital life of today's customer is a seamless mix of channels and devices—and there is a growing demand for financial services to naturally blend in. Keeping these connected customers as the focal point, banks must design processes and products that deliver a personal, contextual user experience.

FINACLE'S APPROACH

- Provides a unique omni-channel hub to deliver banking on a wide variety of channels and devices
- Offers a strong foundation of componentized core engines to accelerate speed of innovation
- Delivers comprehensive, unified, real-time, and contextual insights on customer relationships across channels
- Empowers you to reimagine customer journeys through emerging technologies, such as natural language processing, biometric authentication, advanced analytics, and gamification

3 Insights-Driven Interactions

Turning your data into action

The ability to capture and crunch data into actionable insights is perhaps a bank's most valuable resource. No matter what the targeted outcome—customer experience, risk management, internal operations, or marketing—analytics can reveal the best ways to adjust your methods, optimize performance, and anticipate what's around the bend.

FINACLE'S APPROACH

- Harnesses the power of open-source technologies with Finacle Analytics Solution
- Delivers a modern big-data platform with over forty banking-specific, pre-built use cases
- Embedded analytics approach supports insight sharing with every stakeholder within the business network
- Partners with Tableau to bring the power of dynamic visualization to end users

2 Ecosystem Play

Establishing your business in the digital neighborhood

Traditional banking through owned and autonomous platforms is becoming insufficient and ineffective in the digital environment. Progressive banks realize that opening up to new and diverse partner networks within a larger ecosystem is the way to differentiation—and new sources of revenue.

FINACLE'S APPROACH

- Delivers open APIs for ease of collaboration with clients, partners, and the extended developer ecosystem
- Designs new standards for interoperability for the industry with firms such as BIAN and IFX
- Brings an ecosystem of large partners and FinTech startups to complement the Finacle solution suite
- Offers applications that help banks transition towards platform business and enjoy the benefits of a network economy

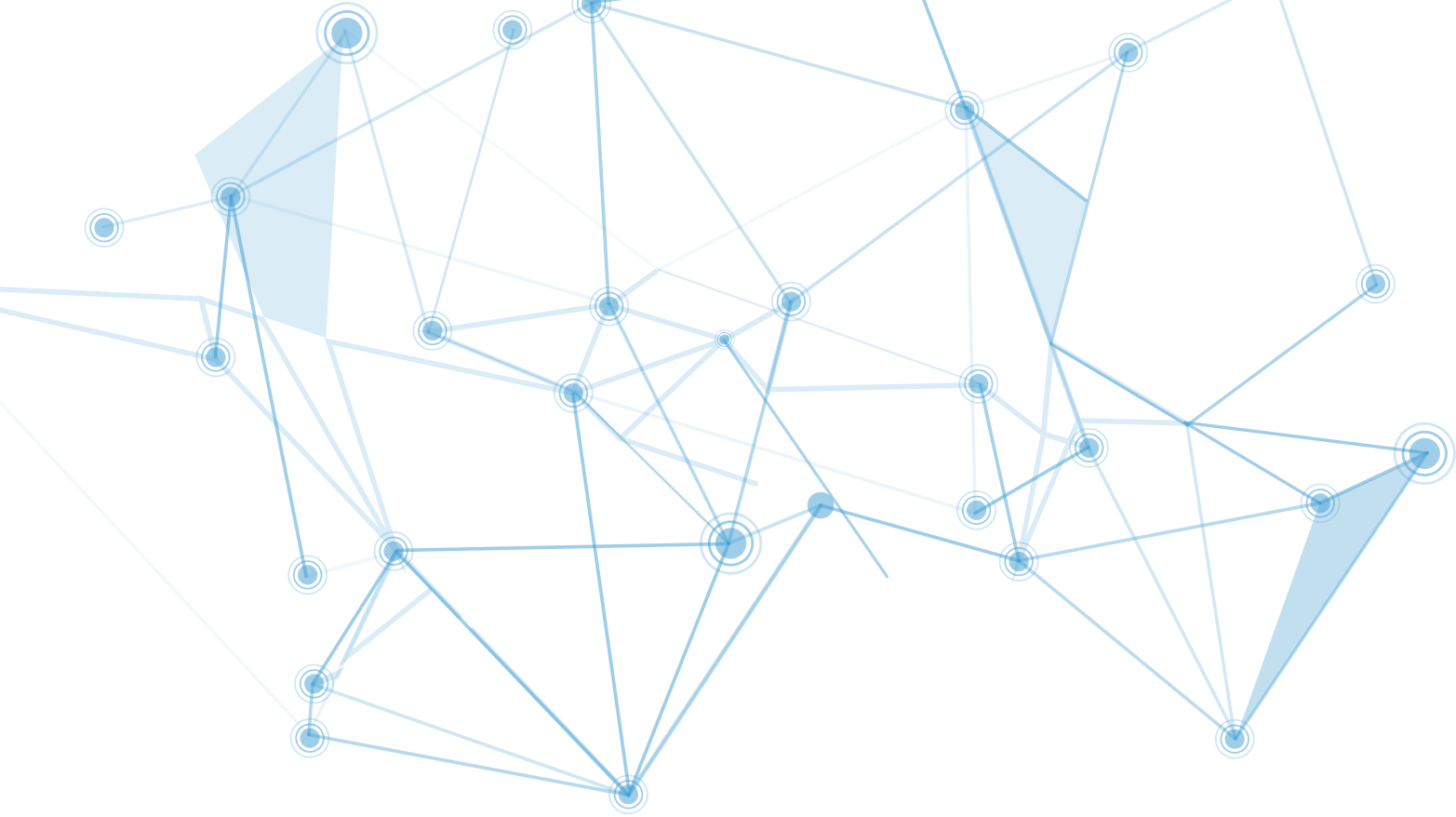
4 Ubiquitous Automation

Resetting your operational indexes for the digital world

Banks that automate their operations through algorithms, software robots, and machine-based learning drastically increase output without multiplying costs. By applying computing power toward mundane tasks, your employees can apply brainpower toward human-centered work.

FINACLE'S APPROACH

- Offers extensive automation and straight through processing opportunities that leverage business rules, user-driven parameterization, and APIs
- Delivers AI-driven automation through the knowledge-based artificial intelligence platform Infosys NIA
- Accelerates operations by applying a native robotic process automation tool
- Automates inter-organizational processes through blockchain-based permissioned networks for areas such as remittances and trade finance



Many Journeys, One Platform

Designed to be as unique as you are

The journey to becoming *truly digital* always encompasses these four core characteristics, but no two paths are alike. Finacle meets the needs of any type of bank, at any stage of their journey. Our comprehensive, versatile platform powers innovation and growth for financial institutions, whether you are traditional or emerging, global or local, physical or digital, or a medley.

FINACLE IS THE PLATFORM OF CHOICE FOR:



Well-established financial institutions that seek comprehensive digitization across front-to-back enterprise systems

Prized partners: DBS, ICICI Bank, Standard Bank, Emirates NBD, Equity Bank



Digital-only banks without a branch network that seek to integrate into their customers' digital lives

Prized partners: Discover Financial Services, Marcus by Goldman Sachs, DBS DigiBank, Nequi by Bancolombia



Financial technology organizations (FinTech) transforming financial services through emerging technology

Prized partner: Paytm



Non-financial companies, such as telcos and retailers, who are leveraging connectivity to help customers manage their finances

Prized partner: India Post

A Comprehensive and Advanced Platform

Empowering you to do more and be more

Driving the digital transformation for this wide range of financial players means providing solutions that are both comprehensive from a banking perspective and flexible to address a client's distinct challenges. Finacle's unique strength lies in combining these essentials into a universal suite of solutions.

Finacle's products are built to cover all servicing channels, enterprise capabilities, business functions, and banking types. No matter your bank's size or complexity, you stand on a foundation of robust functional capabilities, architecture, and delivery readiness. In other words: If you need it, Finacle does it.

At the same time, Finacle's structure is componentized, allowing you to choose any combination of solutions that match your specific business priorities and modernization strategy. Whether you're looking for a complete digital overhaul or a progressive phase-by-phase approach, Finacle provides you with the flexibility to transform at your own pace. The choice of when to deploy—and even when to upgrade—any particular component is completely tailored to you.

Our solution suite includes:

- [Alerts Solution](#)
- [Analytics Solution](#)
- [Artificial Intelligence Platform](#)
- [Core Banking Solution](#)
- [CRM Solution](#)
- [Customer Assist Solution](#)
- [Digital Wallet Solution](#)
- [Direct Banking Solution](#)
- [Finanz Tools](#)
- [Islamic Banking Solution](#)
- [Liquidity Management Solution](#)
- [Mobile Teller](#)
- [Mobile Banking Solution](#)
- [Omnichannel Hub](#)
- [Online Banking Solution](#)
- [Origination Solution](#)
- [Payments Connect](#)
- [Payments Solution](#)
- [Robotic Process Automation](#)
- [SME Enable Solution](#)
- [Trade Connect](#)
- [Treasury Solution](#)
- [Wealth Management Solution](#)
- [Youth Banking Solution](#)



Build Your Strategy with a Comprehensive Platform

SECTORS



**RETAIL
BANKING**



**BUSINESS AND
COMMERCIAL
BANKING**



**MICRO
FINANCE**

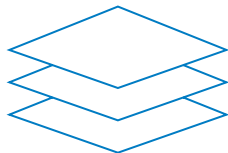


**PRIVATE
BANKING**



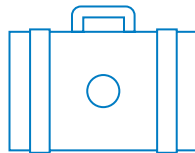
**ISLAMIC
BANKING**

CAPABILITIES



CHANNELS

Branch
Internet
Mobile
Social Media
Banking Agents
ATM/POS
Telephone



ENTERPRISE CAPABILITIES

Customer Management
Omnichannel Hub
Advanced Analytics
Payments
Cash/Liquidity Management



BUSINESS FUNCTIONS

Deposits
Lending
Trade Finance
Wealth Management
Islamic Banking
Treasury

Delivering Real Results

Showcasing the digital transformation of two global players

Finacle's ability to provide tailored solutions for every digital journey has increased efficiency and operational excellence for many clients, all over the world. Here are two examples of global financial institutions reaping the big rewards of their digital transformation.

ICICI Bank

Explosive growth driven by digital innovation and technology

With more than US \$119 billion in assets and 63.8 million customers, ICICI Bank is the largest private sector bank in India. It was established in 1994 with a focus on bringing tech-savvy and customer-focused banking to India's burgeoning middle class. When ICICI Bank needed a robust technology platform to guide its growth aspirations, it carefully chose Finacle. Over the past two decades, Finacle has provided the strong foundation that ICICI Bank needed to achieve the scalable, integrated, and open systems approach for awe-inspiring growth.

Powered by the capability and versatility of Finacle, ICICI Bank has become a global leader in digital banking—with 94% of transactions occurring over digital channels—and continues to expand its reach by millions of customers and transactions. One of the most recent innovations includes establishing a permissioned blockchain-based network with Emirates NBD to securely and seamlessly route remittances and trade finance transactions.

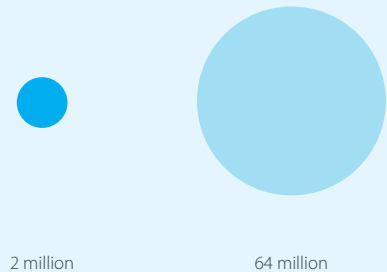
94% of ICICI Bank transactions occur over digital channels.

ICICI BANK'S GROWTH FROM 2001–2017

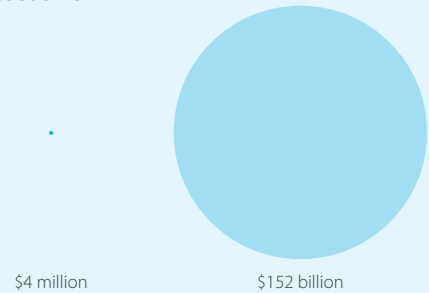
2001

2017

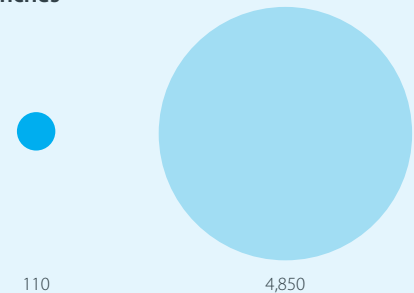
Customer Base



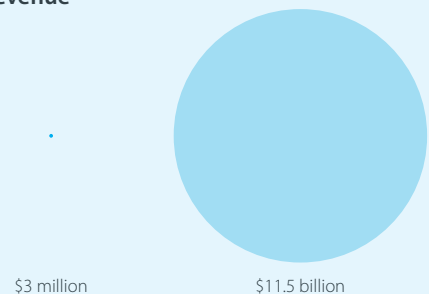
Asset Size



Branches



Revenue





Discover Financial Services

Renovating for innovation and world-class service

In addition to traditional banks, Infosys Finacle has helped several new-age direct banks progress towards truly digital banking. Discover Financial Services (DFS) is one of the largest direct banks and most recognized brands in the United States. It is the 33rd largest bank holding company in the country, with total assets of \$80.6 billion. DFS had a complex legacy IT environment supporting 100 discrete IT services, 75 of which required point-to-point integration. Many of these services were also using legacy system providers. This fragmented system led to many data inconsistencies. After undertaking a progressive digital transformation with Finacle, DFS has achieved significant acceleration in many of its key business processes.

Additionally, by automating compliance requirements, DFS has significantly reduced the time and cost of compliance. Building on the success of automating deposits and personal loans, the bank is now implementing Finacle for modernizing student loan portfolios.

This is just a glimpse of what a truly digital transformation looks like when powered by Finacle. Our comprehensive and flexible suite of products drives transformation for clientele of all types and sizes, and we are committed to making a success story out of every engagement.

BY THE NUMBERS²

65%

decrease in account-servicing costs

30%

reduction in account opening time and effort

20 to 1

Reduced customer service agent interfaces from 20 to 1

40%

decrease in clicks required to process customer requests

6 steps

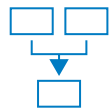
Reduced account-opening process from 20 steps to 6 steps

²Celent Model Bank 2015, Gareth Lodge, James M. O'Neill.

Our Promises

What you can expect with Finacle

Whatever your journey to digital transformation looks like, Finacle is committed to delivering consistent results. We promise that you will find these key markers of success along the way:



1. Componentization

We promise an approach that delivers products that specifically match your challenges and reduce your transformation risks.



2. Simplification

We promise end-to-end transformation services and a robust partner network that will support and simplify your digital journey every step of the way.



3. Superior agility

We promise the flexibility to launch and update services and products at a pace that drives continuous innovation and accelerated growth.



4. Extensive automation

We promise process automation that will significantly boost efficiency, reliability, and operational excellence.



5. Deeper customer engagement

We promise an omnichannel platform that will bring a personalized and integrated experience to your customers.

BY THE NUMBERS

Our clients have leveraged Finacle to gain outstanding value. Here are few of the successes that our clients have seen

35%

average reduction in transaction costs through automation, process optimizations, and seamless integration across disparate applications and multiple channels

37%

average reduction in product roll-out efforts due to flexibility of the solution enabled with extensive parameterization and extensibility

21%

average improvement in time to serve customers due to a unified and real-time view of customer and family relationships, transactions, and interactions

7.2%

points lower cost-to-income ratios, on an average, than others*

*Assessment of the top 1,250 banks in the world by The Banker

Experience That Speaks for Itself

Year after year, Finacle is chosen as a leader in independent industry assessments by major analyst firms.

Industry leading solution

Gartner

Gartner

Infosys Finacle was named as a leader in the Gartner Magic Quadrant for Global Retail Core Banking, July 2017, Vittorio D'Orazio & Don Free

FORRESTER®

Forrester

Rated as a leader in The Forrester Wave™: Digital Banking Engagement Platforms, Q3 2017

Rated as a leader in The Forrester Wave™: Customer-Centric Global Banking Platforms, Q3 2016

CELENT

Celent

Rated as a leader among digital banking solutions by Celent, 2016

Ovum

Ovum

Rated as a leader among digital banking in "Ovum Decision Matrix: Selecting a Digital Banking Platform," 2017-18



Serving nearly 16.5% of the world adult population.

BY THE NUMBERS

>1 billion consumers

>100 countries

>1.3 billion accounts

Most awarded solution suite in the industry



Banking Technology Awards, 2017

Best Tech Overhaul Project: India Post - World's largest core banking transformation



Celent Model Bank Award, 2017

ICICI Bank and Emirates NBD—Best Pilot Project leveraging EdgeVerve Blockchain Framework

India Post—Best financial inclusion project leveraging Finacle core banking

Future Digital Awards 2016



Juniper Future Digital Awards, 2017

EdgeVerve was adjudged the "Best System Solution" for Digital Banking at the Juniper Future Digital Awards 2017



The Asian Banker Award, 2017

China Banking Corporation & Infosys Finacle—Best Core Banking Project 2017, APAC



Banker Middle East, 2017

Infosys Finacle adjudged "Best Digital Banking Technology" award at Banker Middle East awards 2017

Infosys Finacle adjudged "Best Innovative Technology Provider" award at Banker Africa-East Africa Awards 2017

Join the Finacle Digital Banking Community

Are you ready to start your journey?

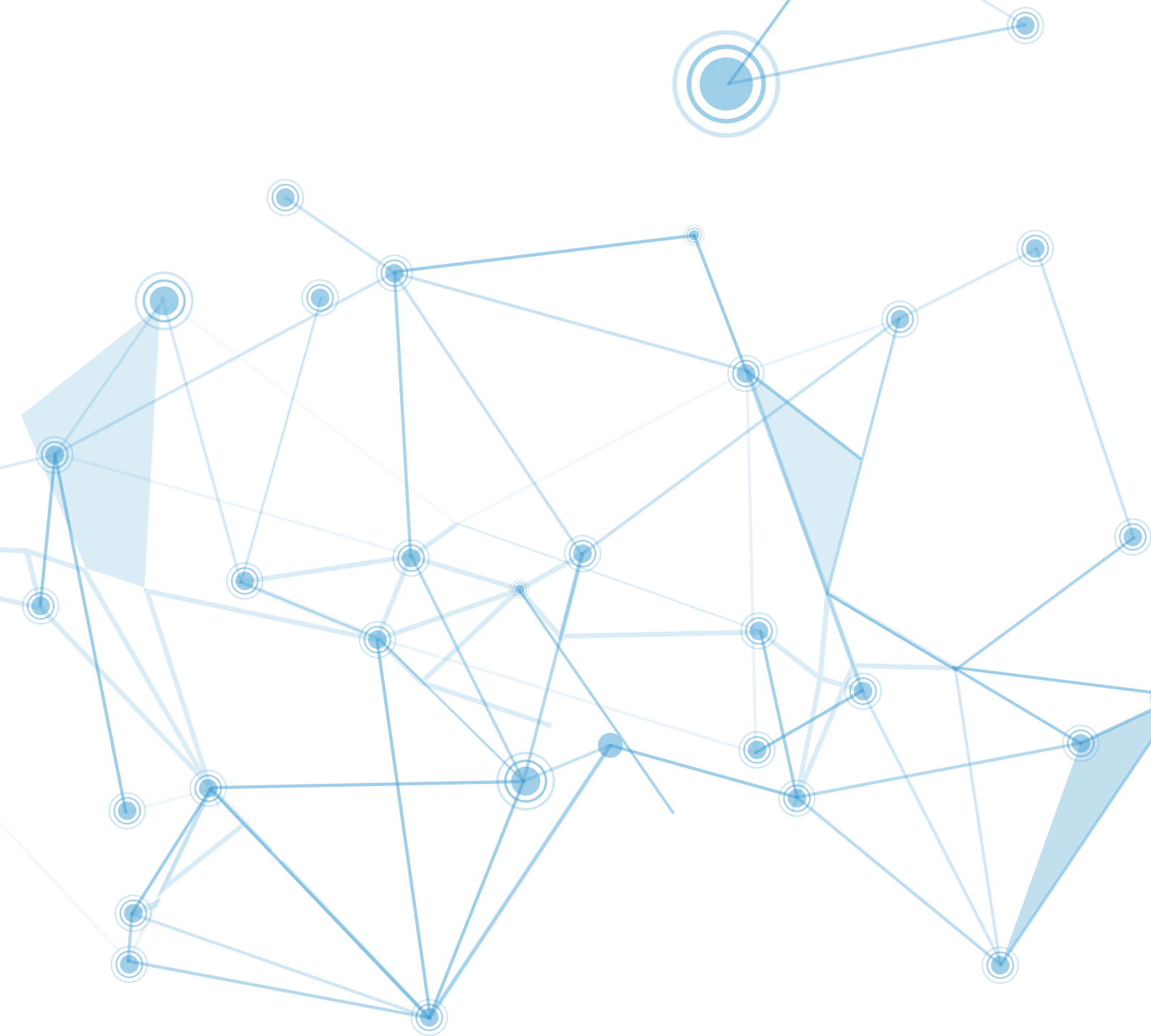
The digital revolution is only just beginning. Overcoming the disruption and keeping pace with the new ways we live, communicate, and do business requires banks to become truly digital today and to anticipate what tomorrow's digital landscape may hold. Join the global community of financial leaders who are innovating and transforming with Finacle. Are you ready to start your journey?

Contact us today:

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finacle@edgeverve.com





About Infosys Finacle

Finacle is the industry-leading digital banking solution suite from EdgeVerve Systems, a wholly owned product subsidiary of Infosys. Finacle helps traditional and emerging financial institutions drive truly digital transformation to achieve frictionless customer experiences, larger ecosystem play, insights-driven interactions and ubiquitous automation. Today, banks in over 100 countries rely on Finacle to service more than a billion consumers and 1.3 billion accounts.

Finacle solutions address the core banking, omnichannel banking, payments, treasury, origination, liquidity management, Islamic banking, wealth management, analytics, artificial intelligence, and blockchain requirements of financial institutions to drive business excellence. An assessment of the top 1250 banks in the world reveals that institutions powered by the Finacle Core Banking solution, on average, enjoy 7.2% points lower costs-to-income ratio than others.



For more information, contact finacle@edgeverve.com

www.finacle.com

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