

Finacle Digital Banking SaaS for Australian Mutuals

An all-in-one managed platform
for both retail and SMEs

Inspiring Better Banking



Finacle Digital Banking SaaS

Tailored for Australian credit unions and small banks



Comprehensive Bundled Offering

Core Banking	Digital Engagement Hub
Online Banking	Mobile Banking
Digital Banker	Onboarding
API Hub	Origination
Payments	Reg Reporting

How We Transition Mutuals with Confidence



Risk Ownership Model – Pay only when you go live on the platform



Standardised, Accelerated Delivery, leveraging the pre-configured Reference Bank Model



Partner Ready Ecosystem - pre-integration with 30+ mutuals and partners



Proven Data Migration – We manage the e2e process, bringing global experience in migrating both legacy and modern core systems.



Comprehensive staff training - through an intuitive e-learning portal and 'Train the Trainer' programme



We take 100% ownership of delivery – No partners, e2e management, proven track record

Your Reliable Partner

\$19+ Bn Revenue
Listed NYSE, BSE ;

Zero debt + 4Bn USD
Cash reserves

25 years operations
in AUS/NZ

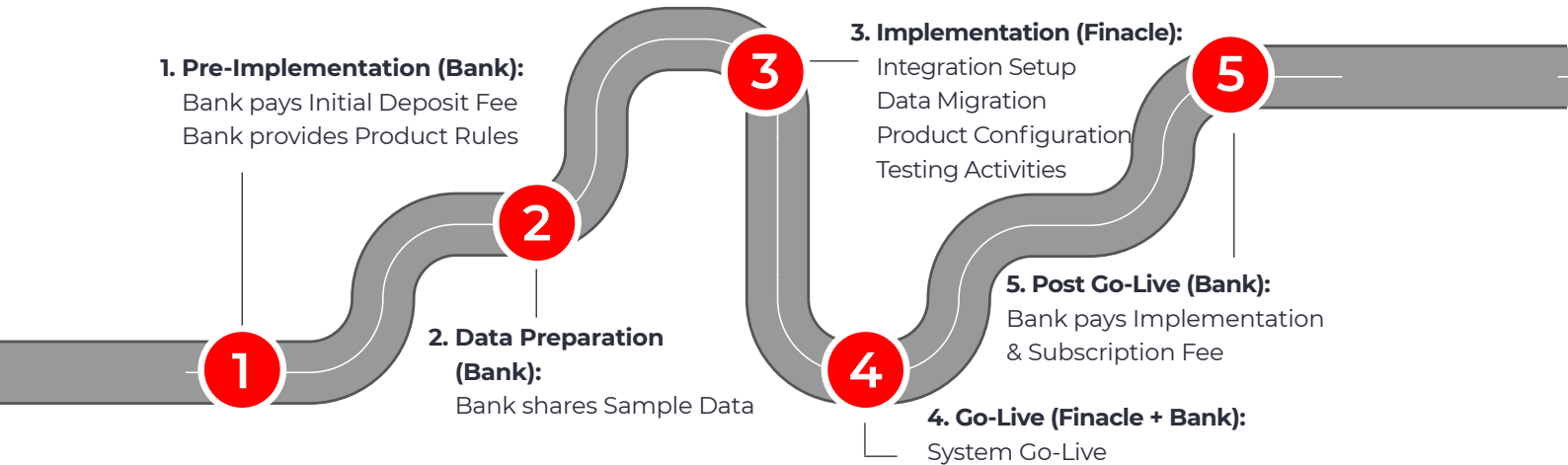
5K+ employees – product,
delivery, compliance

Finacle powers **Big 4**,
Mutuals and NBFI in Aus / NZ.

Signed **two** new
SaaS logos in 2025.

No breakaway clients
in **10** years.

Finacle's Risk Ownership Model



Implementation Risk – Managed by Finacle through structured rollout

Operational Risk – Minimized via phased testing and integration

Financial Risk – Reduced by deposit-before-start and pay-after-go-live

Reputational Risk – Protected through rigorous planning and milestone payments.

WHAT OUR CLIENTS HAVE TO SAY



**Australian
Military Bank**

Client since 2018.

The new Internet Banking & Mobile Banking channels have seen a 46% increase in registrations and more notably a 116% increase in the Mobile App registration. Created a pipeline of AUD 60 million worth of loans and opened 3,000 new accounts within a month post go live.



Bank of Sydney



Melos Sulicich
Chief Executive Officer,
Bank of Sydney

With Infosys Finacle, we have a proven transformation partner and a next-generation banking platform to address the evolving needs of our business, customers, and regulatory ecosystem.



With the Infosys Finacle Lending solution, we have a proven technology platform to support the evolving demands of our business and customers, with the agility to roll out new products and regulations as mandated by the Federal Government. The nine-month implementation by the Infosys Finacle team was delivered on schedule and we are impressed by the team's commitment to facilitate RIC in achieving a smooth transition without any disruptions to our customers.



Set a new benchmark: End-to-end core and digital channel migration on AWS cloud completed in just five months

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Partnering with Infosys Finacle gave the opportunity to scale our transformation.

Infosys® | **Finacle**

Inspiring Better Banking

100+
Countries

1 billion+
customers

1.7 billion
accounts

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