

## Finacle Digital Banking SaaS for Australian Credit Unions and Mutuals



## MODERN ONLINE & MOBILE APP

Extendable with a Low-Code-No-Code Platform



## READY TO DEPLOY

Affordable, fast, risk mitigated on-boarding



### AUSTRALIA READY PLATFORM

Seamless
Integrations with
40+ Local
Ecosystem Players



### FULLY COMPLIANT

(ADI and Non\_ADI) APRA, ASIC, ACCC, AUSTRAC, RBA, ATO and OAIC



## A Single Platform - Comprehensive Functional Spread

Cost Effective | Ready-to-use | Localized for Australia | Trusted Platform



Core Banking



Digital Channels



Loan Origination



Direct Banking



**Payment** 



Alerts



Regulatory Reporting

## Accelerating Banking Transformations on Cloud Finacle and AWS

Finacle's digital banking solution suite on AWS brings the full benefits of the cloud to banking, delivering business agility, lower total cost of ownership, automated intelligent operations and accelerated ecosystem innovation.



#### Faster time to market

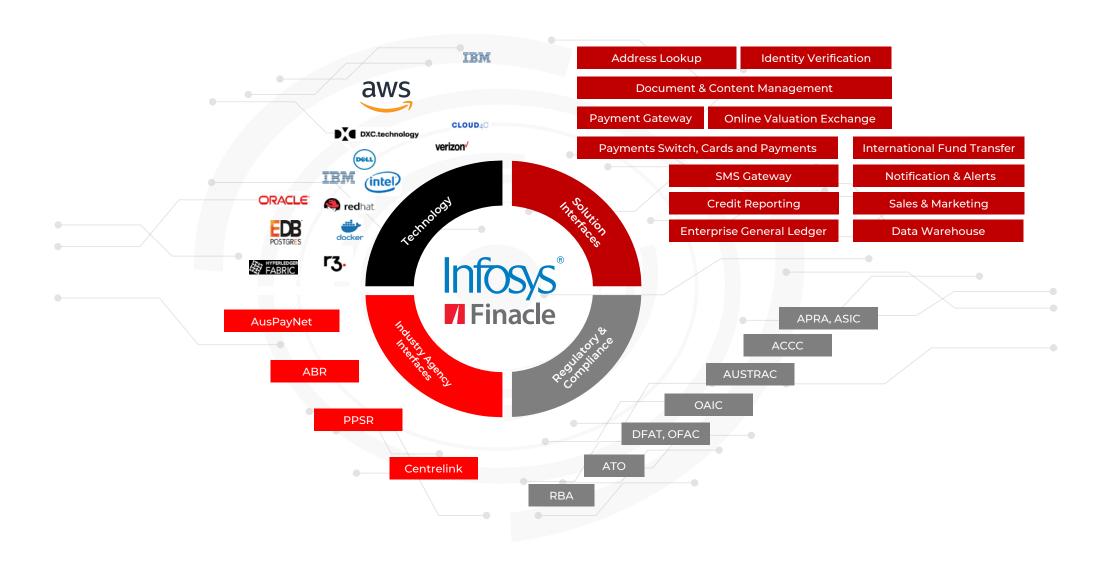
Deployment of Finacle solutions on AWS is faster than on-premises, speeding up innovation and time to market



#### **Highly Scalable**

AWS Auto Scaling helps traditional banks and startups ramp up banking compute services, in line with key areas of business growth

## Integrated with the Vibrant Ecosystem in Australia



## Offering Best-in-class Customer Experience



#### **Tailored solution**

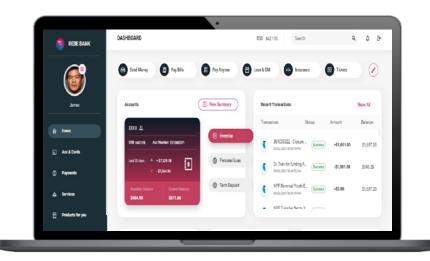
Cater to Retail and SME Banking customers

#### **Best of both worlds**

Breadth of functionality blended with a well-designed user experience

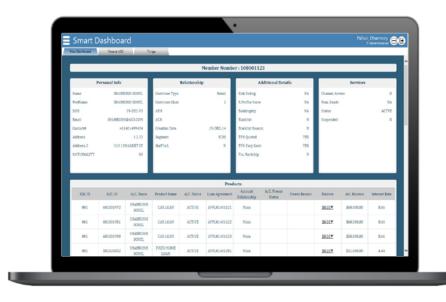
#### **Curated for Australia**

Designing to suit variety of Australian consumer and Trusted by Financial Institutions



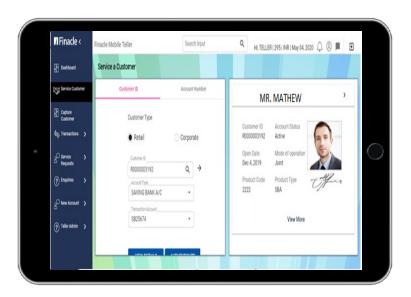
### **Built-in Smart Dashboard for Branch Staff**

#### **Finacle Smart Dashboard**



- Dashboard for contact center and customer service staff – Finacle and non Finacle
- Designed to provide a holistic view of all products across systems for a customer.
- Toggle across multiple applications without losing the content. Multitask without logging in or out

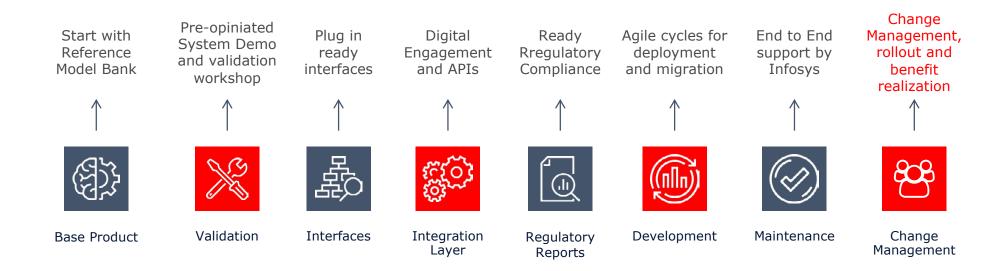
#### **Finacle Mobile Teller**



- A comprehensive tablet-based solution
- Interactive and intuitive user interface
- Toggle across roles Teller,
   Relationship Manager, Agent
- Create customer, paperless origination, Faster KYC
- Intuitive dashboard, Account search, Authenticate customer, Validate signatures, View and Transact

## **Smart Onboarding**

Rapid transformation using Reference Bank, pre-opinionated processes, pre-integrated partners and best in class delivery capability



#### **Ensuring Business Readiness and Faster User Adoption**



#### **CASE STUDY:**

# Australian Military Bank Powered by Finacle Digital Banking SaaS

Australia's longest serving community bank became a nimble, new age digital first bank with the Finacle Digital Banking SaaS on cloud

- Upgraded to a full stack digital banking suite in under 10 months
- Reduced IT expenditure
- Automatic updates and seamless roll-out of new features for rapid adoption by customers
- Onboarding customers / opening new accounts now in less than 2 minutes
- Quick turnaround times for members
- Automation of routine activities
- Greater personalization of products and services

AMB turned Consumer Data Right regulatory compliance into an Open Banking opportunity with Finacle APIs



Partnering with Infosys has allowed the Bank to develop and integrate the Finacle Open Banking module with our Open Banking 'Holder as a Service' (HaaS) platform provider, biza.io. The integration was seamless and delivered within three months of contract signing and allowed the Bank to be compliant before the regulatory compliance due date. By providing consent to use Open Banking, our members can now have their data shared securely with 3<sup>rd</sup> party services.

- Enis Huseyin, Chief Information Officer, Australian Military Bank



**Australian** 

Military Bank



#### **About us**

Infosys Finacle is an industry leader in digital banking solutions and a product subsidiary of Infosys. We partner with emerging and established financial institutions to help inspire better banking. In a partnership with Amazon Web Services (AWS), Finacle offers a complete Digital Banking suite in a Software-as-a-Service (SaaS) model, designed and fully localized for Australian financial Institutions. With industry leading scalability and composability, Finacle is an affordable and easy to deploy banking platform, providing a world class experience and comprehensive functional spread. Banks in over 100 countries rely on Finacle to scale their digital transformation with confidence, helping over a billion people to save, pay, borrow, and invest better

#### Infosys in Australia

Infosys has been in Australia since 1999 with offices in Brisbane, Canberra, Melbourne, Perth and Sydney. Infosys Australia has a 4,000+ local and diverse workforce, and 10,000+ global resources group to support our partnerships with Australian organizations across various industries. In the Financial Services space, Infosys is a partner to 3 of the 4 big banks, community owned banks, building societies and wealth management companies.

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