

Finacle Fact Sheet



Inspiring Better Banking

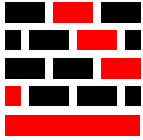
100+ countries

| Over a billion people

| 1.7 billion accounts

Who **we are**

Finacle - A leader in digital banking solutions



Front-to-Back Solution Suite

Core Banking

Digital Engagement

Corporate Banking

Wealth Management

Treasury...



Inspiring Better Banking across

100+ Countries

Over a Billion Consumers

Millions of Businesses

1.7 Billion Accounts

1,10,000 Branches



Inspiring Better Outcomes[^]

3.9 % points lesser cost
to income ratio

33 % higher returns on
assets than others

19 % higher returns on
capital than others

Source – ^An assessment of the top 1000 banks globally

Where **we come from**

Infosys - One of the most valued technology group



Infosys - Global Tech Leader

US\$ 15+ bn annual
revenues

US\$ 100+ bn Valuation

Debt-free - US\$ 4+ bn free
cash

Carbon Neutral

30 years ahead of 2050
Paris Agreement Timeline



Financial Services Focus

Nearly US\$ 5+ bn annual
revenues

Serving 8 of the top 10 US
Banks

500+ Finacle installations
Globally



World's 3rd Best
Regarded Company



Products and Platforms

Finacle is a unit of EdgeVerve
Systems, a wholly-owned
product subsidiary of Infosys

Other Infosys Platform
Subsidiaries – McCamish,
Panaya, Stater



Who **we work with**

Emerging and incumbents FIs across segments

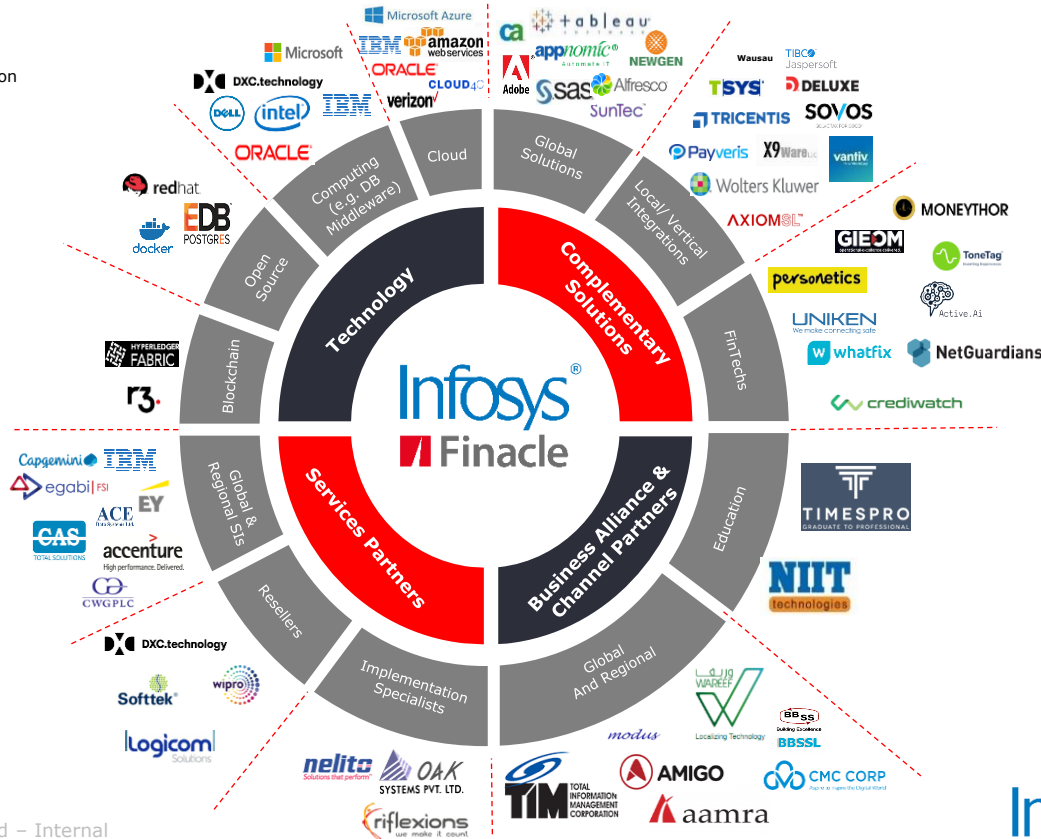


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Who are **our partners**

A vibrant ecosystem of LargeTech and FinTechs

- **Global** technology partners
- **Integrated** product roadmap
- **Co-Investment** and innovation



- Finacle AppCenter**
- Finacle App Marketplace
 - Pre-integrated solutions
 - Global and regional solutions

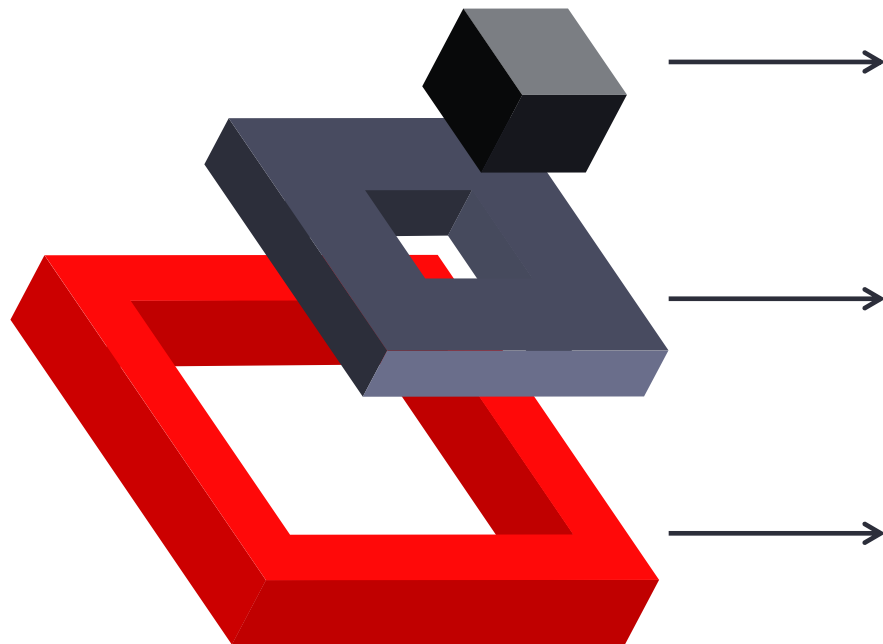
Relationships with top **global** and **local** solution providers

Investing in Finacle capabilities

- Implementation expertise
- Local skills/knowledge
- Support services

*Indicative partner list

What is **our purpose** Inspire Better Banking



WHY WE EXIST

To inspire better banking so that billions of people and businesses can save, pay, borrow, and invest better.

HOW WE DELIVER VALUE

Our solutions and people help banks to engage, innovate, operate and transform better, so that they can improve their customers' financial lives, better.

WHAT WE OFFER

A comprehensive suite of constantly evolving, industry-leading digital banking solutions and SaaS services.

How we are creating value

Helping banks engage, innovate, operate and transform better

Engage Better

19% average improvement in Net Promoter Score (NPS) with improved omnichannel service delivery

18% average improvement in capabilities to offer tailored experiences across customer segments

Innovate Better

20% average improvement in ecosystem innovation, with over 15% gaining more than 40% improvement

18% average improvement in capabilities to offer personalized products leveraging flexible product factories

Operate Better

3.9% points average lesser cost to income ratio than others, with the average ratio at 47.2% and top-performing client at 16%

16% average reduction in costs through automation, process optimizations, and seamless omnichannel integrations

Transform Better

26 Industry awards for Infosys Finacle and its clients in FY21 – Finacle is the most awarded solution in the industry

500+ successful implementations - Impeccable track record with accelerated and risk mitigated transformation proven across

Better Technology

EdgeVerve's corporate DBPP differentiates with state-of-the-art architecture.. EdgeVerve is a good option for corporate banks that want to mix, and match select Finacle capabilities within a digital transformation project and those seeking a technologically advanced and comprehensive DBPP that has strong technology strategy and shows a strong focus on the cloud. – **Jost Hoppermann, Forrester**

How are **we competitively positioned**

A leader in Retail Core Banking Segment

Figure 1: Magic Quadrant for Global Retail Core Banking



Source: Gartner (February 2022)

14th time in a row

Source – Gartner, Inc., “2022 Gartner® Magic Quadrant™ for Global Retail Core Banking”, Vittorio D'Orazio , Don Free , 9th February 2022.

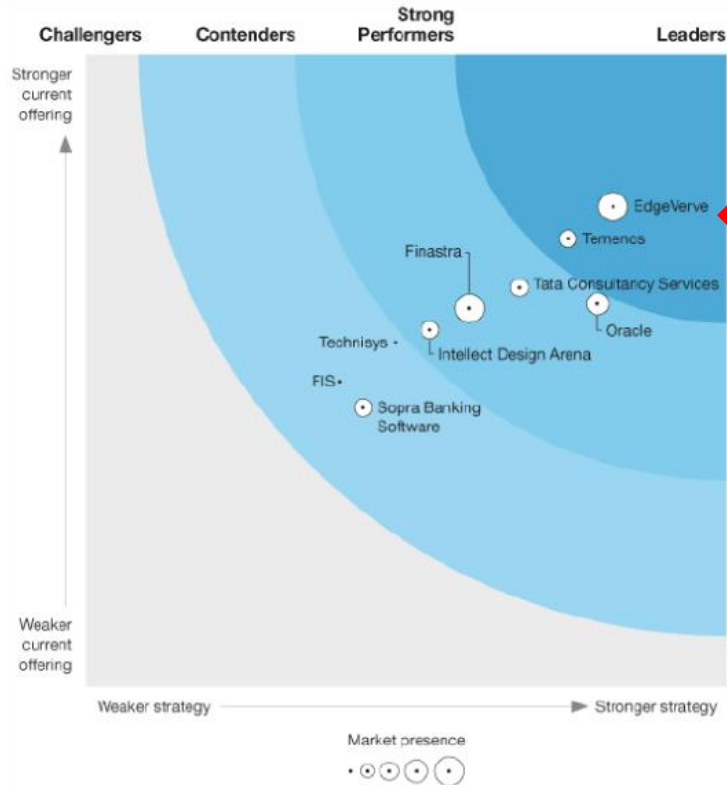
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EdgeVerve was recognized as Infosys from 2006-2016 Magic Quadrant reports

How are **we competitively positioned**

A leader in Corporate Banking Segment



The Forrester Wave™: Digital Banking Processing Platforms, Corporate Banking, Q3 2020

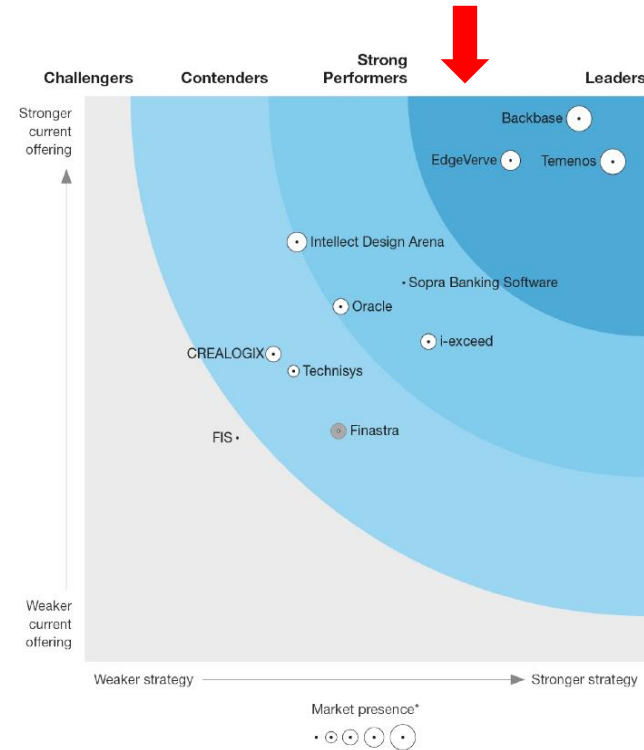
Referring to EdgeVerve's Finacle Corporate Banking solution suite, Jost Hoppermann, VP and Principal Analyst, Forrester writes in the report,

EdgeVerve's corporate DBPP differentiates with state-of-the-art architecture. The vendor's cloud strategy goes beyond cloud-based delivery models and also considers banking application ecosystems and platform-as-a-service plans, for example. Further strong points of the DBPP are its active ecosystem of system integrators and its support of APIs...EdgeVerve is a good option for corporate banks that want to mix, and match select Finacle capabilities within a digital transformation project and those seeking a technologically advanced and comprehensive DBPP that has strong technology strategy and shows a strong focus on the cloud.

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How are **we competitively positioned**

A leader in Digital Banking Engagement Segment



*A gray bubble or open dot indicates a nonparticipating vendor.

The Forrester Wave™: Digital Banking Engagement Platforms, Q3 2021

Referring to Finacle Digital Engagement Suite, Jost Hoppermann, VP and Principal Analyst, Forrester writes in the report,

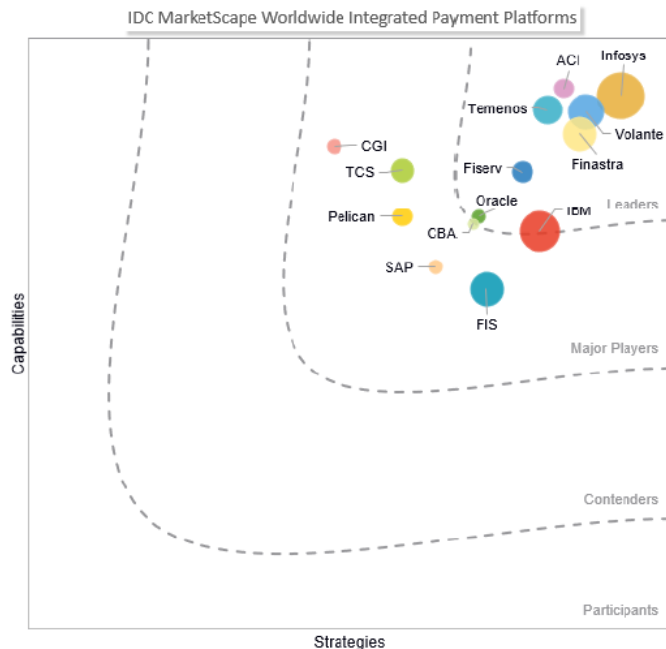
EdgeVerve stands out with a rich application architecture and delivery options... In addition to a host of rich functional, technology, and architecture enhancements, the solution's well-defined roadmap also features many differentiators, such as hyperscalable APIs and machine learning and deep learning for security purposes... The solutions offer very broad and rich retail, business, and corporate banking capabilities... solution's application architecture is well defined, offers banks a variety of delivery options in the cloud, and continues to stand out for its preventive maintenance service... EdgeVerve is a strong fit for banks that seek an advanced solution without any significant gaps and a product roadmap promising a similarly advanced solution in the future...

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How are **we competitively positioned**

A leader in Payments Segment

IDC MarketScape Worldwide Integrated Payment Platforms Vendor Assessment



Source: IDC Financial Insights, 2020

IDC MarketScape: Worldwide Integrated Payment Platforms 2019-2020 Vendor assessment, by Aaron Press, IDC Doc# US46024520, February 2020

“Finacle Payments offers a wide range of flexible implementation options for banks of any size. The platform works with fintech and nontraditional financial services providers by offering a solution for their unique needs.”

– **IDC MarketScape Report**

IDC MarketScape vendor analysis model is designed to provide an overview of the competitive fitness of ICT suppliers in a given market. The research methodology utilizes a rigorous scoring methodology based on both qualitative and quantitative criteria that results in a single graphical illustration of each vendor's position within a given market. The Capabilities score measures vendor product, go-to-market and business execution in the short-term. The Strategy score measures alignment of vendor strengths with customer requirements in a 3-5 year timeframe. Vendor market share is represented by the size of the icons.

**For more information,
reach us at**



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www.linkedin.com/company/finacle



twitter.com/Finacle

Thank you

Why we exist

To inspire better banking so that billions of people and businesses can save, pay, borrow, and invest better.

How we do it

Our solutions and people help banks to engage, innovate, operate and transform better, so that they can improve their customers' financial lives, better.

What we offer

A comprehensive suite of industry-leading digital banking solutions and SaaS services that help banks engage, innovate, operate and transform better.



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