Finacle Core Banking Solution

The digital core powering banking across the world



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Inspiring Better Banking

www.finacle.com

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A tomorrow-ready bank needs a digital core

The pandemic accelerated digital adoption in everyday lives of billions of people globally, exposing customers to frictionless digital experiences, pioneered by digital native businesses and translated into financial services by neobanks and fintechs. As a result, the experiential gap between an incumbent bank and a neobank/fintech's have only grown, resulting in the loss of market share and business for incumbents.To recapture lost ground, banks need to reimagine their digital journeys, build hyper-personal engagement with their customers and create a frictionless experience in all aspects of banking.

Our experience across 100+ countries has shown that only the banks that shift to a truly digital core are able to do this, by building long-term, sustainable competitiveness in a digital-first environment.

Legacy Core – A drag on digital transformation and business efficiencies

- Closed systems – not open banking friendly
- Monolithic design – hard to maintain, harder to upgrade
- Outdated architecture – not ready for cloud deployment
- Low automation – High operational cost
- Analytical friction –huge effort to extract and process data into insight
- Poor customer experience with limited personalization
- Limited partnership opportunities
- Limited real-time processing capabilities

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9 must-haves in a digital core

To build a robust technology foundation, it is not sufficient to merely acquire new capabilities; banks must also ensure that existing processes and applications are able to support the scale of innovation to follow. From our experience we have learned that for successful digital transformation, a bank's core must have the following nine attributes:

- Cloud native
- Scalable
- Continuous product innovation
- Open ecosystem
- Componentized design
- Robust DevOps pipeline
- Data & Analytics
- Ubiquitous automation
- Robust security



Cloud native



Scalable



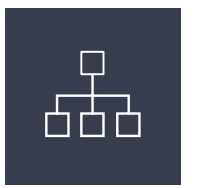
Continuous product innovation



Open ecosystem



Componentized design



Robust DevOps pipeline



Data & analytics



Ubiquitous automation



Robust security

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Say hello to the world's favourite Core Banking solution

Finacle Core Banking

An industry leading core for the digital world

Finacle Core Banking address the retail, corporate and islamic banking requirements of financial institutions. Built on an advanced architecture, the solution addresses the deposit, lending, leasing, payments, supply chain, trade finance and Islamic banking requirements of banks worldwide, enabling them to deliver personalized solutions to their customers. Finacle's componentized structure allows banks to deploy and upgrade solutions flexibly as per their business priorities. No matter your bank's size, type or persona, you stand on a foundation of robust functional capabilities, modern architecture, and proven delivery expertise to scale your digital transformation.

Finacle-powered banks among the top 1000 globally enjoy*

33% higher return on assets

19% higher return on capital

3.9% points lower cost to income ratio

*Source – Assessment of the top 1000 banks in the world by the Banker, 2020

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Many journeys, one platform

Designed to be as unique as your bank

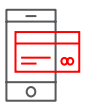
Finacle meets the needs of any type of bank, at any stage of their transformation journey. Our comprehensive and versatile suite powers truly digital transformation for financial institutions of all types - established or emerging, global, or regional, omnichannel or digital-only.



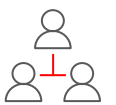
Well-established financial institutions that seek comprehensive digitization across front-to-back enterprise systems, such as DBS, Emirates NBD, ICICI Bank, ING, Santander, Standard Bank, and State Bank of India.



Digital-only banks, branch-less banks that seek to integrate into their customers' digital lives, such as digibank by DBS, Discover Financial Services, Liv. by Emirates NBD, Marcus by Goldman Sachs, and Nequi by Bancolombia.



Financial technology organizations (FinTech's) transforming financial services through emerging technology, such as Paytm, and Resimac.



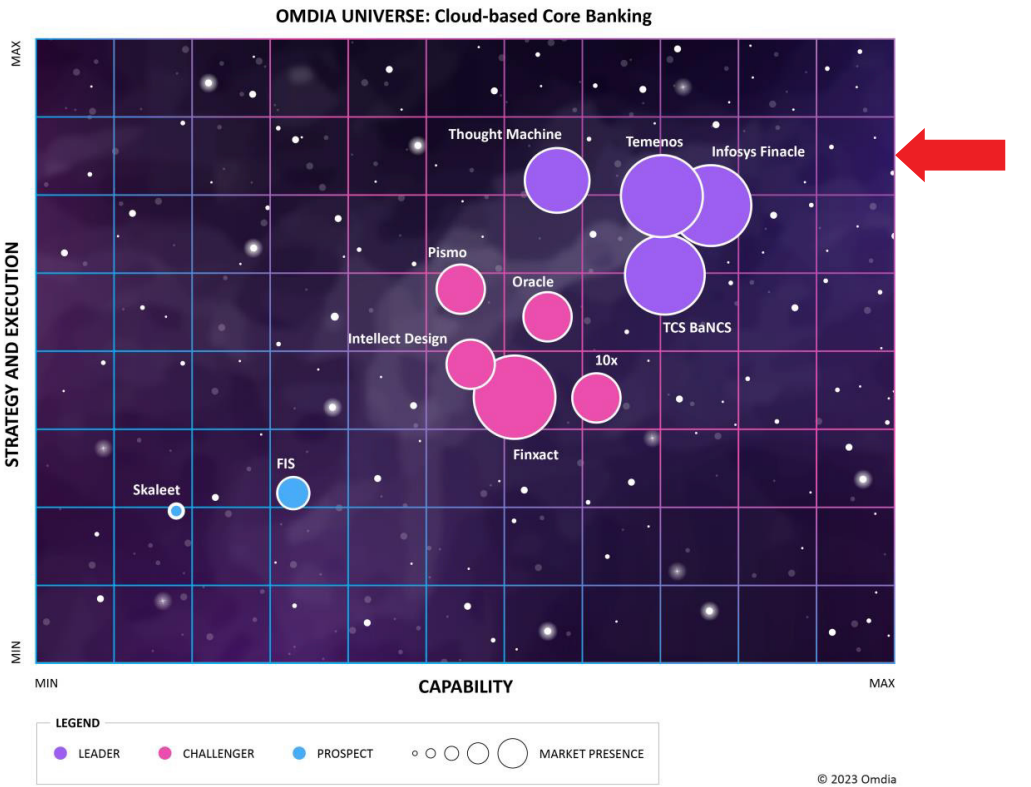
Non-financial companies, such as telcos, insurers, and retailers,who are leveraging connectivity to help customers manage their finances, such as India Post.

Finacle Digital Business Engines

Market benchmarking
Cloud based core banking

Infosys Finacle positioned as a Leader in
Omdia Universe: Cloud-based Core Banking, 2023

Scan the QR code to access the report



Finacle Digital Business Engines

Market benchmarking
Retail Core Banking

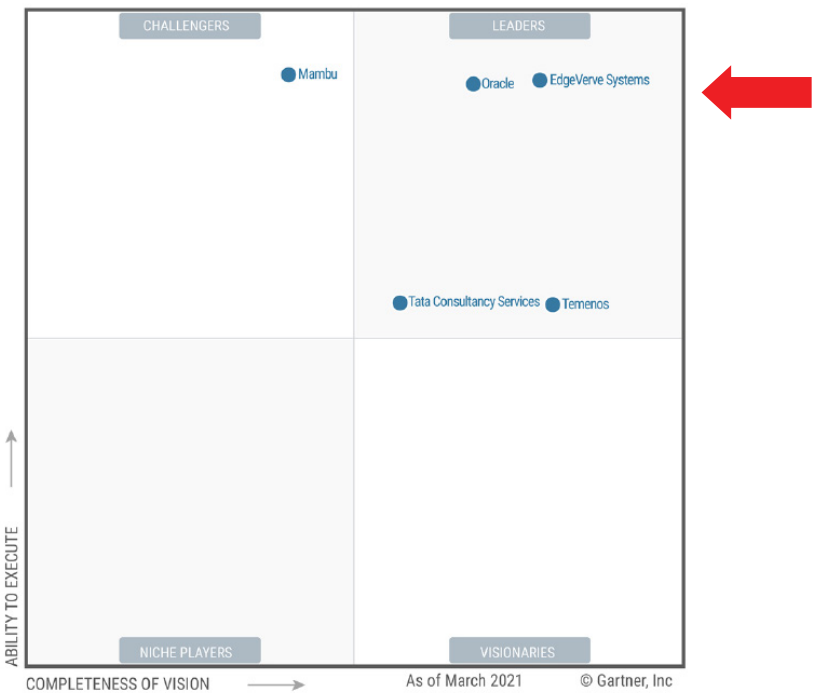
We have been a leader in this coveted research from Gartner for consecutively fourteen years now.

Scan the QR code to access the report

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

Figure 1: Magic Quadrant for Global Retail Core Banking



Source: Gartner (February 2022)
Gartner, Inc., "2022 Gartner® Magic Quadrant™ for Global Retail Core Banking", Vittorio D'Orazio , Don Free , 9th February 2022.

Most awarded solution suite in the industry

Finacle and its clients have won 33 industry awards for exemplary transformation programs in FY23. This makes Finacle the most awarded solution suite in the industry.

CELENT Model Bank Awards 2023

- Union Bank of the Philippines
- ICICI Bank

Retail Banker International Asia Trial blazer Awards 2023

- Bank Raya
- Federal Bank
- Axis Bank
- Punjab National Bank

Global Finance Awards 2023

- Best SaaS Provider Europe
- National Bank of Greece
- HDFC BANK

MEA Finance Awards

- Best Composable Banking Technology Solutions Provider - Infosys Finacle

IBSi Neochallenger Awards 2023

- Nequi
- MEA Finance Leaders Awards 2023
- Best Digital Transformation Implementation - Emirates NBD

Global BankTech Awards, 2023

- Best SaaS Provider of the year (Software) – Infosys Finacle

The Digital Banker Awards 2022

- Best Core Banking
- Best CX Suite
- Wealth Hub of the Year - Emirates NBD

IBSi Neochallenger Awards 2022

- Bank Raya
- Übank

Retail Banker International Asia Trial blazer Awards 2022

- Übank
- Union Bank of India
- ICICI Bank
- Punjab National Bank

Banking Tech Awards 2022

- Best Digital Solution Provider
- ICICI Bank
- Kline
- Union Bank of India

Retail Banking Innovation Awards 2022 (The Digital Banker)

- Best Core banking software suite

Our Promise: Engage, Innovate and Operate Better – a sustainable digital business advantage

We enable banks to compose frictionless and scalable offerings with agility. Our digital core will help you to continuously get better at innovation, go-to-market speed, personalization and building new revenue streams.

Finacle's approach to your digital transformation

Comprehensive capabilities + **Advanced technology platform** + **Risk mitigated transformation**

Our approach

Innovate Better	Engage Better	Operate Better
Openness and agility for innovation-led growth	Deeper customer engagements	Extensive automation & operational excellence

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.....As part of this program, NBG has implemented a Core Banking Transformation with Finacle, a leading digital banking solution that offers a containerized deployment model, allowing for future cloud migration. This transformation has brought significant benefits to NBG, such as 60%-80% faster time to market for new products, advanced features like RFR in arrears, and open integration with other systems and partners for embedded banking scenarios.....

Spokesperson,
National Bank of Greece

Source : Finacle Innovation Awards 2024





Comprehensive capabilities

Feature-rich solution suite to effortlessly power banks anywhere in the world

Build your strategy with a comprehensive platform

A comprehensive suite of capabilities helps banks build a robust digital banking foundation to engage, innovate and operate better.



Deposits

Term deposits | Top up deposits | Recurring deposits | Flexi fixed deposits | Certificate of deposits...



Retail lending & leasing

Personal loans | Vehicle loans | Student loans | Home loans | Overdrafts | Operating & financial | Loan Servicing...



Corporate lending & leasing

Term loans | Syndicated lending | Commercial lines of credit | Asset based lending | Securitization | Structured lending...



Supply Chain & trade finance

Letter of credit | Bank guarantee | Bills | Factoring | Islamic trade | Finacle Trade Connect ...



Islamic banking

Islamic deposits and Financing – Mudaraba, Murabaha, Wakala, Wadiah, Ijarah, Murabaha, Salam, Istisna etc. | Islamic trade finance ...

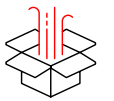


Accounts

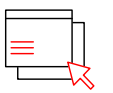
Savings | Checking | Money market | Brokerage | IRA | Prepaid | Group savings account | Overdraft account | SME account...

Comprehensive capabilities powering current and emerging requirements

The Finacle Core Banking Solution enables banks to take new products across retail, corporate, private and islamic banking segments to market in quick time. Different types of banks, microfinance institutions, fintech companies and non-banking providers can choose the components they need to expand their product range based on market demand.



Product factory: Finacle offers flexible product factories with comprehensive parameterization and reusable business rules, predefined reporting, and operational parameters, accelerate product innovation and delivery.



Customer-led design: The solution enables customers to design and personalize products and services on digital channels, business users can also offer tailor-made products through assisted channels.



Define once, reuse many times: Finacle provides pre-built product templates enabling banks to create or modify products, and rapidly deploy new innovations.



Configure third-party products: Banks can set up third-party products and easily configure rules for a seamless rollout.

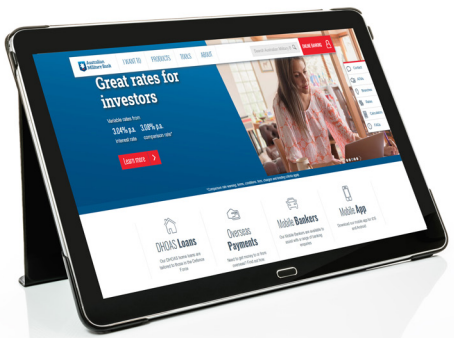


Configure product bundles: Finacle offers product bundling and configuration capabilities to improve right-selling.

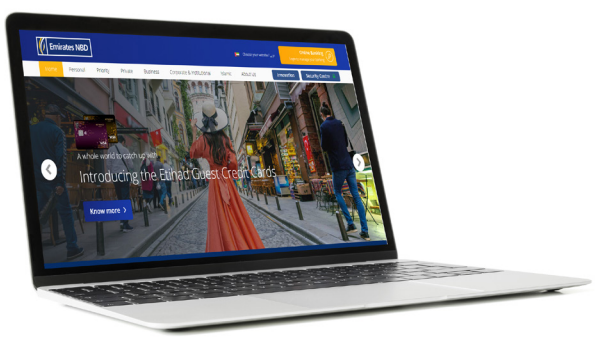
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Powering comprehensive capabilities for our clients across segments

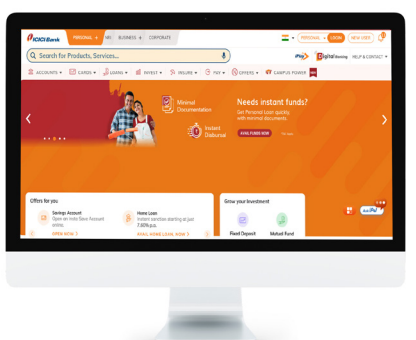
Emirates NBD one of the largest bank in the Middle East with presence across 13 countries leverages Finacle core banking to power its retail, corporate and islamic banking business and can launch new products under a week.



ICICI Bank, India's leading private sector bank with net assets over Rs14.35Tn banks on Finacle's universal banking solutions for serving over 52 Million customers offering customer centric banking experience.



Australian Military Bank ,Australia's longest serving defense related financial institution leverages Finacle's comprehensive solution stack including core, origination , payments to drive seamless end to end banking experience for their customers .



“

At AMB, we aspire to be a great niche bank by transforming into a modern, nimble, new age digital bank. We chose Infosys Finacle so we could easily adapt to the dynamic and complex banking landscape, while serving our members’ financial needs in a secure manner. The openness of Infosys Finacle means we can readily meet emergent regulatory and customer demands...

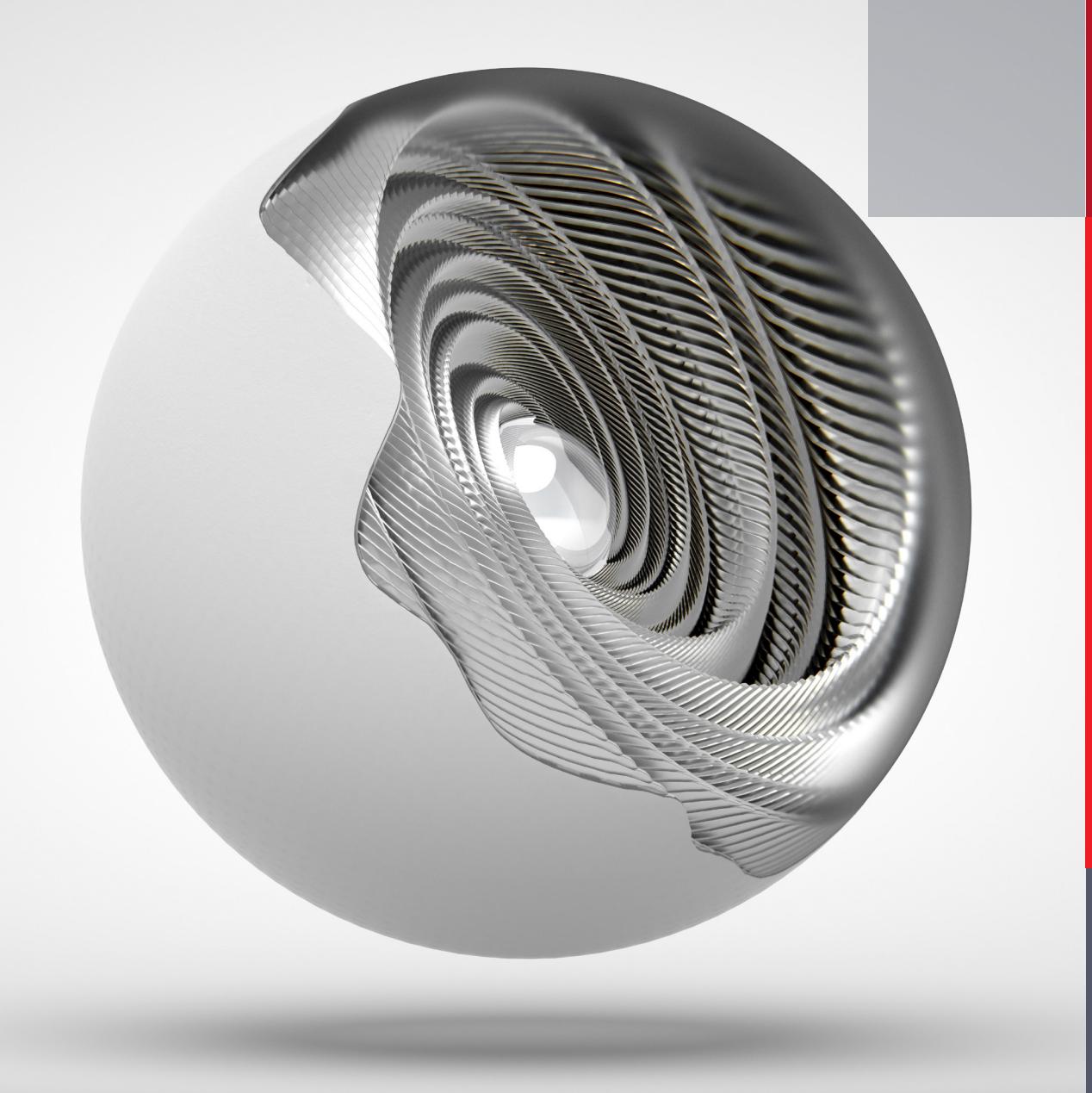
John Ford
Former Chief Executive Officer,
Australian Military Bank

”

Source: Finacle Innovation Awards 2020



Enis Huseyin
Chief Information Officer,
Australian Military Bank



Advanced technology platform

World-class platform to power present and future ambitions

Advanced technology platform

Future proof your investments

The Finacle Core Banking enables banks to deploy new technologies and do componentized upgrades of existing solutions, so they continue to provide value.



Cloud-native/cloud-agnostic: The solution can be deployed on a private, public, or hybrid cloud. Finacle applications run in an containerized environment orchestrated by Kubernetes, and supports all leading cloud environments, such as AWS, MS Azure, Google etc.



Massive scalability: Finacle suite is proven for high availability and performance. The suite supports horizontal, vertical, and functional scalability. In fact, Finacle's largest core banking implementation powers over 900 million accounts.



Open API: All of the solution capabilities are exposed through APIs to enable banks to easily connect and co-innovate with customers, partners, and the extended developer ecosystem. Web-hooks are available to enable seamless connectivity and also offers event-driven data interactions.



Designed for ubiquitous automation: The solution offers real-time straight through processing, driven by rules, APIs, and events, supported by in-house RPA and AI platforms.



Componentized design: Finacle's componentized structure allows you to choose any combination of solutions matching to your bank's specific business priorities and modernization strategy.



DevOps: Finacle offers a continuous integration and continuous delivery pipeline along with automation tools to build new containers and manage the entire lifecycle by providing strict separation of configuration from code, thus ensuring independent management of applications for deployment.



Data & analytics: The solutions embedded real-time analytical capabilities provides contextual, personalized experiences on all channels and devices.



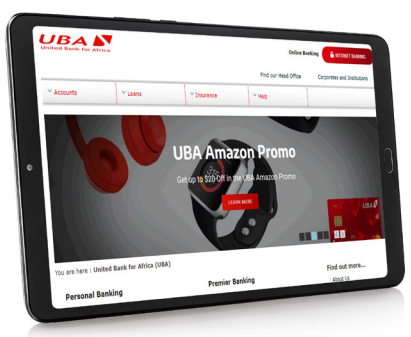
Robust security: Finacle offers a robust security foundation protecting the infrastructure, data, and application layers. Finacle solutions are compliant with leading security standards.



Multi * capabilities: Finacle provides multi-channel, multi-entity, multi-currency, multi-byte/multi-lingual, and multi-time zone capabilities to support operations in all major geographies.

Helping our clients build digital- first architecture to scale their business

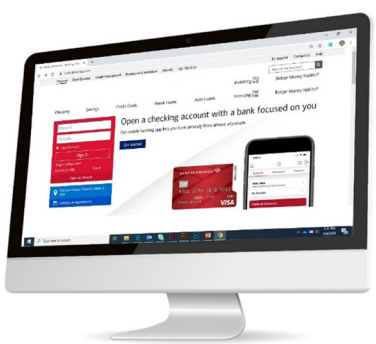
United Bank of Africa, a leading African bank with assets over $14.6Bn banks on Finacle to run their multi-country and multi-entity transformation across 19 countries.





India Post, one of the world's largest postal service network with over 156,000 branches , runs on Finacle to power its huge transaction volumes for its customer base of over 900Mn.

Leading American multinational investment bank and financial services company with over 67Mn customers, banks on Finacle to power their international commercial banking operations across 30+countries.



Our future is towards being every person’s platform of choice that offers more than just financial services. This future-ready state requires technology that fuels innovation and ensures our services are safe, reliable, and convenient... The cloud-native Infosys Finacle universal banking solution is therefore significant for the success of our strategy

Source: Finacle Innovation Awards 2021



Anton Nicolaisen
Chief Executive,
Standard Lesotho Bank



Risk mitigated transformation

A globally proven, flexible deployment model

Risk mitigated transformation

Deploy in any place, at any pace

Finacle empowers banks to mitigate risk and transform and upgrade in a phased manner. Our approach to risk mitigation is based on five key pillars.



Reference bank: Based on our experience in more than 100 countries and global best practices, we offer geo-specific parameterization that enables banks to roll out products in line with local requirements.



Progressive deployment and upgrades: Finacle's componentized structure allows setting up of flexible modernization milestones to reduce transformation risks while accelerating the benefits of modernization.



Agile Delivery: Finacle leverages scaled agile frameworks for product development backed by strong governance. Banks can quickly deploy only the components they need at first and add more later.



Choice of global and local partners: Finacle works with leading global partners like Accenture, EY and IBM and a range of regional implementation partners and local solution providers offering strong technology and delivery capabilities and region- specific knowhow.



Finacle Consulting: The in-house consulting team helps banks and FIs deconstruct their digital value chain, build inimitable digital strategies, accelerate adoption, and drive value creation at scale.

Reimagining risk mitigated transformation for our clients

Punjab National Bank, the second largest public sector bank in India, amalgamated with OBC and UNI covering over 230 Mn customers. By leveraging Finacle Core and Mobile teller solutions, the bank was able to provide uninterrupted delivery for over 14 inter-operable services to its customers.



Leading American multinational investment bank leveraged Finacle's reference bank approach to cut complexity and drive faster implementation, acquiring 3 million customers in less than 24 months.



Community Bank Bangladesh, a leading community bank, accelerated core banking implementation in just 48 days led by an experienced Finacle service partner, onboarding over 200,000 new accounts in a month.



Emirates NBD is proud to receive these awards from Infosys Finacle. This reflects the continued success of the bank's digitization agenda and our steadfast commitment to continuously improving our IT applications, architecture and cloud capabilities to drive internal IT agility and operational efficiency, while providing the best digital innovation for our customers.

Abdulla Qassem
Group Chief Operating Officer,
Emirates NBD

Source: Finacle Innovation Awards



Miguel Rio Tinto
Group Chief Information Officer,
Emirates NBD



Innovate better

Create new value and be more competitive

Innovate better

Unlock new revenue opportunities

Finacle helps banks drive continuous innovation and growth while creating new ecosystems and business models. Finacle's extensive open APIs allows banks to tap partners' innovation capabilities and complementary offerings, to create fresh revenue streams.



Global core: Finacle's core has three layers – a single base with innovations and best practices, localization components , and customization components.



Product factory: Flexible product factories with comprehensive parameterization and reusable business rules to accelerate product development and delivery.



Product bundling: The product configurator can configure product suites for individual customers or segments. Customers can design their own product bundles while banks can define structured products linked to various underlying assets.



Finacle AppCenter: The Finacle AppCenter brings together, an ecosystem of partners to complement the Finacle solution suite and provides a marketplace for accelerating innovation.



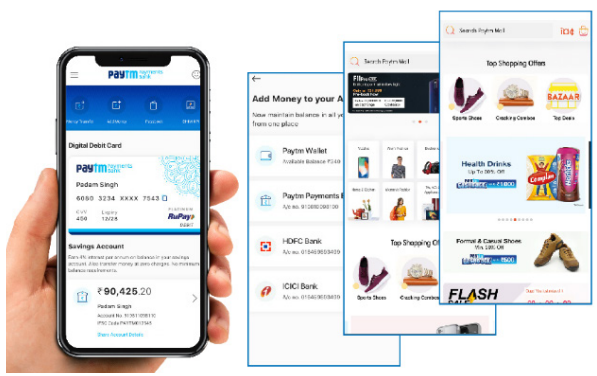
Finacle API Connect: With Finacle API Connect, banks can accelerate their digital offerings by leveraging a set of pre-built banking APIs and a global ecosystem of third-party applications and services.



Innovation programs: Finacle has developed programs such as the banking visionaries' council, Finacle client advisory board, joint hackathons, and design thinking-led workshops bringing together Finacle's thought leaders and banking experts to enhance innovation.

Enabling our clients to become innovation centric

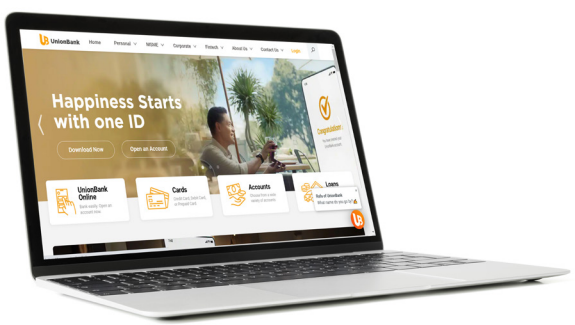
Paytm, India's largest marketplace banking and commerce platform, leverages Finacle to power marketplace banking and introduce complementary products like overdraft loans and deposits, in partnership with leading banks and powers over 25% of open banking transactions in India.





DBS, a leading financial services group in Asia, leverages Finacle to build a flexible, scalable and resilient core banking platform delivering simple, convenient and secure banking for their customers.

Union Bank of the Philippines, one of the largest universal banks in the Philippines, leverages Finacle core and new technologies such as RPA and AI,to become the first bank to go paperless in the country.



“

...Infosys Finacle has been instrumental in Union Bank winning the Best Digital Bank for 3 consecutive years. They are at the core of our digital transformation and through their solutions and services, we are able to launch key digital initiatives and scale...

”

Source: Finacle Innovation Awards 2020



Dennis Omila
Executive Vice-President- Chief Information & Operations Officer,
Union Bank of the Philippines



Engage better

Engage customers, employees and partners to drive purposeful growth

Engage better

Driving deeper customer interactions

With customers demanding frictionless, personalized experiences, banks need to harness the power of data-led insights to meet those expectations. Finacle Core Banking has the analytical capabilities for this.



Unified customer view: A unified 360-degree customer view across product lines and geographies enables banks to anticipate needs and craft tailored solutions.



Customer-centric product design: Finacle enables banks to design products based on customer requirements. For example, banks can design loans and also customize the loan servicing cycle to individual needs.



Embedded analytics: Finacle offers embedded analytics capabilities backed by a unique engagement architecture providing contextual, personalized experiences across channels and devices.



AI-based experiences: Supported by AI platform, Infosys Nia, and the Finacle Marketplace, the solution facilitates conversational banking and commerce. Finacle provides several AI-based use cases, such as lending, predicting customer churn etc.

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Driving seamless and consistent experiences for our clients

Latin America's largest non-bank provider of cash advance services, leverages Finacle to drive faster product launches, improve cost efficiencies and enable high volume transaction processing.



One of the largest banks in the world, leverages Finacle for their wholesale banking services in Europe and Asia,offering innovative account and deposit products.



Sohar International leverages Finacle's embedded analytics to gain deeper insights and offer contemporary offerings across various segments, while reducing processing time by 60%.



Bank Sohar embarked on a journey to transform its technology in line with the bank's vision and strategy to become a digitalized bank & one of the most valuable assets for a digital bank is analytics & insights. Implementation of Finacle Analytics Solution empowers all our bank employees and management with the right insights to have more contextual engagements with our customers.

Source: Video Testimonial



Mujahid Said Al-Zadjali
Ex-Deputy General Manager –
IT & Alternate Channels,
Bank Sohar



Operate better

Digitize and automate ubiquitously to reduce costs and service better

Operate better

Scale automation to drive lower cost-to- income ratio

Digitization is rewriting banking efficiency norms. On average, the cost-to-income ratio of the top 1000 banks globally stands at 50 %, which drops to about 35-45 % in the digitally advanced banks that leverage automation. To compete against these players, banks will need to reduce cost further and improve efficiencies.

Finacle offers straight through processing, supported by an in-house RPA platform that automates workflows across applications, saving effort, time, and money.



Traditional automation levers: Finacle employs traditional levers, such as rule-based, API-driven straight through processing and process orchestration to automate activities.



AI and robotic process automation: Finacle empowers banks with an array of AI-based platforms and applications to reduce cross-application process execution time and drive operational efficiencies.



Inter-organization automation: Finacle leverages blockchain technology to help banks automate inter-organization processes, such as those in trade finance.



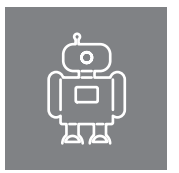
Multi-country operational hubs: Banks can deploy regional/ international processing hubs for different capabilities and reduce duplicate effort across business units. Multi-entity parameters allow banks to offer customized experiences in each region.

Drive extensive automation

Through traditional ways and emerging technologies



Traditional automation Levers



Native robotic process automation



Inter organization automation



Multi-country operational hubs

Finacle-powered banks achieve

3.9% Lesser cost-to-income ratio as compared to others*

16% Average reduction in cost through automation, process optimizations and seamless omnichannel integration*

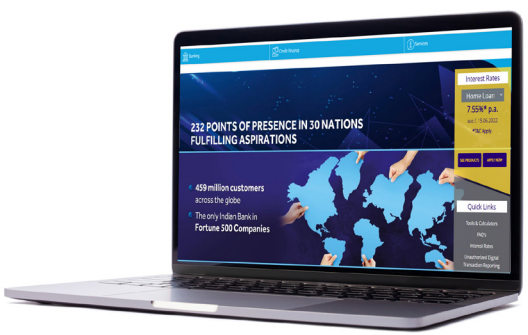
* Source: Assessment of the top 1000 banks in the world by the Banker,2020

Creating multi-country hubs to unlock operational efficiencies

The largest public sector bank in India leverages Finacle to create multi-country hubs, supporting operations across 24 countries.



Bancolombia, the largest commercial bank in Colombia, leverages Finacle to set up multi-lingual operations hub across their international operations, driving cost and operational efficiencies.



Third largest Australian bank with operations in over 30 countries, banks on Finacle for driving its multi-country operations across the region on a single instance.



“

Using Finacle solutions, Santander will provide our corporate customers a single point of access to better manage their interbank global commercial cash flow conveniently and securely...

”

Source: Video Testimonial



Bart Timmermans
Head of Global Transaction Banking (GTB), Santander UK

Scale Digital Leadership

Join the Finacle Digital Banking Community. Contact us today:

finacle@edgeverve.com

www.finacle.com

www.linkedin.com/company/finacle/

twitter.com/Finacle

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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Finacle is an industry leader in digital banking solutions. We are a unit of EdgeVerve Systems, a wholly-owned product subsidiary of Infosys (NYSE: INFY). We partner with emerging and established financial institutions to help inspire better banking. Our cloud-native solution suite and SaaS services help banks engage, innovate, operate, and transform better to scale digital transformation with confidence. Finacle solutions address the core banking, lending, digital engagement, payments, cash management, wealth management, treasury, analytics, AI, and blockchain requirements of financial institutions. Today, banks in over 100 countries rely on Finacle to help more than a billion people and millions of businesses to save, pay, borrow, and invest better.

For more information, contact finacle@edgeverve.com **www.finacle.com**

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