



Finacle Origination Suite

Streamline your path to a
truly digital origination



Finacle Origination Suite

Accelerate your journey toward Truly Digital Origination

The Finacle Origination Suite is a robust, enterprise-grade onboarding solution crafted to facilitate seamless customer onboarding across diverse products for banks and financial institutions. This comprehensive suite ensures end-to-end digital origination, encompassing application initiation, processing, decisioning, underwriting, post-approvals, and monitoring. Engineered to elevate customer-centricity, foster ecosystem innovation, and drive operational efficiencies, it offers a composable, cloud-native architecture. With an extensive feature set supporting onboarding across asset and liability products, it empowers banks to tailor and automate origination processes to meet their unique needs. This suite offers full spectrum of loan and deposit products.

Loan Origination

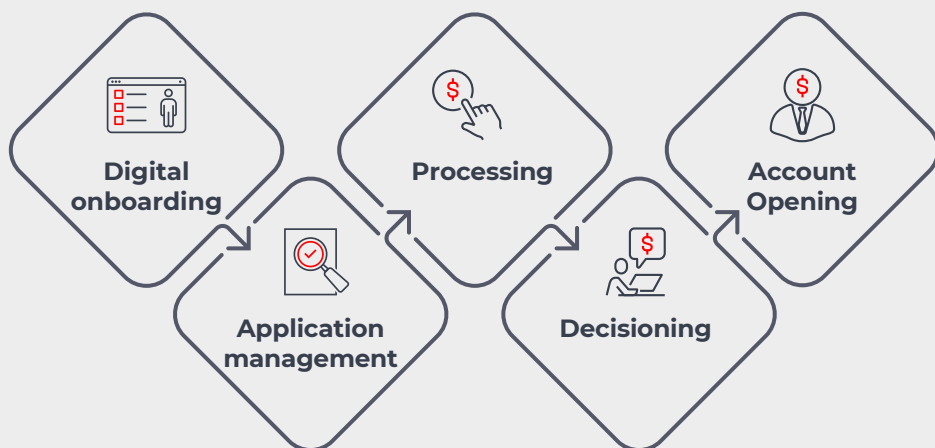
- Auto Loan, Personal Loan among many others
- Revolving overdraft, temporary overdraft among many others
- Multiproduct origination

Deposit Origination

- Current
- Savings
- Time Deposits accounts and other liability products

With Finacle origination suite experience agile, risk-mitigated modernization. Whether it is a big bang switchover or progressive deployment, Finacle helps your bank transform at its own pace by simplifying transformation and minimizing risks.

Seamless Origination with True Digitalization



Onboarding:

- Simplified form fills, OCR data capture and Ai driven extraction
- Digital KYC with utility/national ID, with biometrics liveliness tests and e-signatures
- Simulate, visualize, analyze, and compare products

Application Management:

- Data enrichment across single or multiple products
- Compliance enablers for KYC, blacklist checks, duplicate checks and more
- Customer review processes simplified

Processing:

- Rule-based workflow routing

- Digital assessment for eligibility evaluation, qualification and scoring models
- Exception and deviation alerts for timely intervention

Decisioning:

- Straight-through processing with system intelligence
- Multi-level approvals, counter offers
- Exception handling and deviation alerts for manual interventions

Account Opening:

- Tracking of approval conditions, account onboarding, and collateral linkage
- Fast intuitive digital account opening experience
- Additional capabilities basis product lines such as connected funding

Architecture advantage for modularity and interoperability



Cloud-native solution

Adheres to CNCF standards and follows Twelve-factor App Methodology



Contemporary layered design

Layered architecture - data models, business components, services, customer engagement, APIs, and UX



Componentization and micro-services

Accelerate development with agile, scalable lending components for swift assembly



Declarative and RESTful APIs

Robust APIs for co-innovation in the external ecosystem



Configurability, localization and extensibility

Adapts to specific market requirements with freedom to comply with local practices



Event-driven

Enables efficient communication between loosely coupled microservices



Continuous deployment

Facilitates agile responses with automation for continuous integration and delivery



Robust security

Ensures robust security across infrastructure, data, and applications



Data and analytics

Pre-integrated banking data models for seamless ingestion from any source

Business benefits

Enhanced customer delight

- **Unique offerings:** Provide tailored asset and liability products for prospects and customers
- **Personalised recommendations:** Allow customers to personalize products and receive relevant recommendations based on their attributes
- **Effortless account setup:** Digital and in-branch workflows through streamlined processing for swift sign-up and account creation
- **Real-time communication:** Keep customers informed with alerts and notifications throughout the application process



Increased process efficiency and collaboration

- **Efficient Onboarding:** Streamline document data extraction and optimize document processing for faster origination decisions
- **Multi-Product Origination:** Originate multiple products in a single application and create up-sell, cross-sell opportunities
- **Dynamic Business Rules Configuration:** Flexible platform for segment-specific pricing and rules
- **Centralized Operations:** Multi-entity capabilities for centralized operations for efficiency across countries, time zones, and languages

Better risk and compliance

- **Exposure Calculation:** Compute total exposure, direct and related using bottom-up aggregation logic during asset origination
- **Credit Assessment:** Utilize embedded intelligence for comprehensive credit assessment and loan monitoring
- **Portfolio enhancement:** Manage multiple limits, automate collateral, and monitor covenant risk in real-time for effective secured loan portfolio oversight
- **Performance Indicator Monitoring:** Define and monitor financial and non-financial indicators for proactive risk management.



Kaspar Situmorang

Executive Vice President, Digital Center of Excellence
Bank Rakyat Indonesia

– “In the age of disruption, BRI as the largest bank in Indonesia by asset size, would like to pioneer with disruptive and revolutionary digital products. We have been using the robust Finacle Core Banking platform to support our digital lending app Ceria that is running on our virtual private cloud since 2019. Before BRI there were no banks in Indonesia that launched its own digital lending product. BRI was able to utilize the power of the new real-time fraud-detection service, credit scoring system, and Open Banking API to develop Ceria. Ceria is a mobile-first, self-service, end-to-end virtual credit card product for the underbanked millennials to purchase their desired product in e-commerce which cuts down loan originations to loan disbursement times from two weeks to two minutes all while improving the cost-efficiency of microfinancing by a third. BRI removed the pen and paper-based process through facial recognition and big data that was connected to Indonesian Government ID database. Making it the fastest credit approval in the market. Ceria has handled more 7,000 eCommerce transactions and disbursed more than USD 400,000 worth of loan. With more strategic partnerships in the pipeline, BRI is looking to see 2-3x incremental increase in loan disbursed and at the same time keep our achievement of ZERO NPL thanks to the utilization of machine learning for credit scoring.”



Scan for video testimonial

Success stories across regions, sizes, and institutions



Bank CTBC Indonesia saw 20% increase in incoming applications and faster loan processing with over 30% reduction in complete cycle time



Australian Military Bank streamlined the identity verification process to complete account opening and onboarding in less than 2 minutes and created a promising credit pipeline of over \$61M



A leading direct bank in the US achieved a remarkable 68% reduction in costs, while simultaneously witnessing a substantial 47% increase in the number of new accounts opened



A large Canadian Bank has launched a multi-product banking suite, empowering Canadians to develop better financial habits. With a personalized dashboard, customers can swiftly enroll in 4 products within just 4 minutes





Transform Origination with a modern enterprise solution

The rapid pace of digital transformation demands a shift: banks must adopt agile, customer-centric models to stay ahead. Reimagine loan origination with transformative technologies. Join the global community of financial leaders innovating and powering their digital propositions with Finacle.

Contact us: www.finacle.com | finacle@edgeverve.com



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