

Finacle Thin Ledger Transaction Manager

Drive unprecedented scale, resilience, and innovation with your existing core

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Modern Banking Reality is Outpacing Traditional Core Capabilities

Banking today is defined by relentless performance demands. Real time payments, wallets, BNPL, and digital merchant ecosystems are pushing transaction volumes to unprecedented levels. Services are now expected to operate 24x7, where even brief outages can erode customer trust, disrupt merchant operations, and invite regulatory scrutiny. Compounding this challenge, banks must innovate continuously, rolling out new products, upgrades, and experiences while keeping existing services uncompromised.

Incumbent core banking systems were simply not built for this reality. Pushing the existing core to absorb these pressures leads to performance strain and rigidity. While a big-bang core overhaul may appear attractive, it is typically high-risk, capital intensive, and complex. What banks instead need is pragmatic architectural rebalancing focused on performance, continuity, and modernization without affecting the core.

Principles to modernize beyond core limitations

1. Decouple transaction velocity from the core and redistribute workloads
2. Build for always-on, structurally resilient operations
3. Manage ecosystem flows through structured orchestration
4. Hollow out the core to ensure progressive modernization

Extend the Core, Expand Possibilities with **Finacle Thin Ledger Transaction Manager**

Finacle Thin Ledger Transaction Manager is a modern, cloud native platform that enables banks to drive real time scale, always-on availability, and continuous innovation without undergoing a disruptive core replacement. The platform externalizes transaction velocity, operational load, and change intensive functions from the core, unlocking performance and agility while preserving it as the system of record.

The platform offers comprehensive capabilities to handle massive concurrent transaction volumes, sustain uninterrupted operations, orchestrate expanding merchant ecosystems, and modernize progressively. Together, this empowers banks to operate faster, remain resilient, innovate with confidence, and extend the strategic life of the core.

Why Finacle Thin Ledger Transaction Manager

Scalable, high performance transaction processing system

Seamless ecosystem orchestration and management



Always-on, resilient operations by design

Cloud-native, microservices-based architecture

The Platform Brings Robust Capabilities



Built-in resilience

- Transaction processing during planned/unplanned downtime
- Controlled transaction replay and synchronization
- Built-in failover and recovery mechanism



Merchant aggregation and settlement

- Structured aggregation of merchant and platform-driven flows
- Configurable settlement cycles and posting strategies
- Flexible ledger replay mechanisms



Robust transaction offloading mechanism

- Selective redirection of high-frequency transaction workloads
- Transaction processing independent of core execution paths
- Controlled synchronization with system of record



Intelligent routing and orchestration

- Rule-based routing: type, amount, rail, priority, load
- Context-aware workload distribution
- Dynamic orchestration logic



High-performance transaction processing

- Ultra-low latency, high throughput
- Handles sustained concurrent volumes
- Supports population-scale workloads



Ledger integrity and reconciliation

- Maintains authoritative transaction records
- Full traceability & audit controls
- Structured reconciliation with core

Key Benefits Unlocked by Finacle Thin Ledger Transaction Manager

Extend core longevity	Modernize incrementally and reduce the risk, cost, and disruption of core replacement
Embrace real-time speed	Operate at fintech-like velocity with sustained concurrency and low latency
Embed structural resilience	Withstand disruptions by eliminating reliance on core uptime
Strengthen trust within larger ecosystem	Ensure uninterrupted services, enhancing customer, merchant, and regulatory confidence
Ensure continuous innovation	Introduce fresh products and upgrades in line with emerging priorities

The Platform is Built on an Advanced Architecture

- Composable architecture
- Cloud-native
- Microservices-based
- Enterprise class capabilities
- Event-driven architecture
- Open APIs
- Scalability, performance and resilience
- Configurability and extensibility
- Multi* capabilities
- Robust security framework
- Truly 24*7 and real-time processing
- Host-agnostic and interoperable

Contemporary Use Cases Powered by Finacle Thin Ledger Transaction Manager



Designing for always on resilient operations

Maintain uninterrupted transaction processing during planned or unplanned core downtime, with the solution validating accounts, posting transactions, and replaying them seamlessly once the core is restored.



Streamlining merchant aggregation and offloading

Manage high-frequency, concurrent merchant and ecosystem flows by processing them externally, aggregating intelligently, and posting to the core efficiently – reducing ledger noise, settlement delays, and reconciliation overhead.



Scaling seamlessly with parallel transaction processing

Distribute workloads dynamically between the primary core and the platform based on rules like type, load, or amount, ensuring stable performance during peak activity and large scale volume surges.



Driving progressive modernization by hollowing out the core

Introduce new products and capabilities like wallets, BNPL, and payments around the core, routing transaction-heavy operations through the platform to reduce modernization risk and avoid core dependency.

These use cases are illustrative, representing only a snapshot view of what Finacle Thin Ledger Transaction Manager can enable. By extending the core, the platform empowers banks to support evolving business models, adoption patterns, and ecosystem demands with confidence and control.

Finacle Thin Ledger Transaction Manager in Action

Leading banks across the globe are leveraging the platform to address critical modern banking contexts.



Ensuring Always-on, Resilient Operations for a Prominent North American Bank

The bank operating on a mainframe-based core is deploying Finacle Thin Ledger Transaction Manager as a stand-in platform to process transactions during planned and unplanned core downtimes. Transactions are replayed to the core upon recovery, enabling always-on resilience, reduced operational risk, and strengthening ecosystem trust.



Powering Scale and Performance at a Leading Private Sector Bank in India

The bank is leveraging Finacle Thin Ledger Transaction Manager to progressively offload bulk of transaction volumes from its core, strengthening performance and scalability. As part of ongoing modernization, the bank is offloading P2M transactions – aggregating and replaying them as consolidated entries, ensuring sustained throughput while optimizing core usage. The bank envisions to hollow out the core progressively.

Do More with Your Existing Core

Banking today operates at relentless speed, where uncompromising availability, massive transaction scale, and continuous innovation are no longer optional but expected. Finacle Thin Ledger Transaction Manager enables banks to meet these demands by powering real-time transaction processing, always-on operations, and progressive modernization.

Talk to us to explore how the platform can help you unlock unprecedented scale, resilience, and innovation, without undergoing a disruptive core overhaul.

Reach out to us

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