

Infosys® |  Finacle
CONCLAVE 2019
NOVEMBER 12-14 | DUBAI

**Leading with
Digital-only
Propositions**

SCALE
DIGITAL



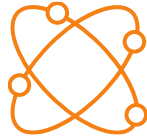
Agenda

- **Digital-only banks – more than just branchless banking**
5 Key standout characteristics
- **Introducing Finacle for Digital-only Banks**
Complete front to back digital banking suite
- **How your bank can accelerate journey with Finacle**

Digital only banks – 5 key standout characteristics



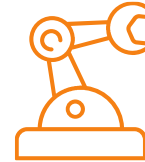
Customer
First



APIs and
Ecosystem
First



Insights
First



Automation
First

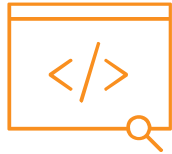


Cloud
First



Introducing Finacle for Digital-only Banks

Introducing Finacle for Digital-only Banks



A complete front
to back digital
banking suite



Advanced technology
platform to future proof
your digital investments

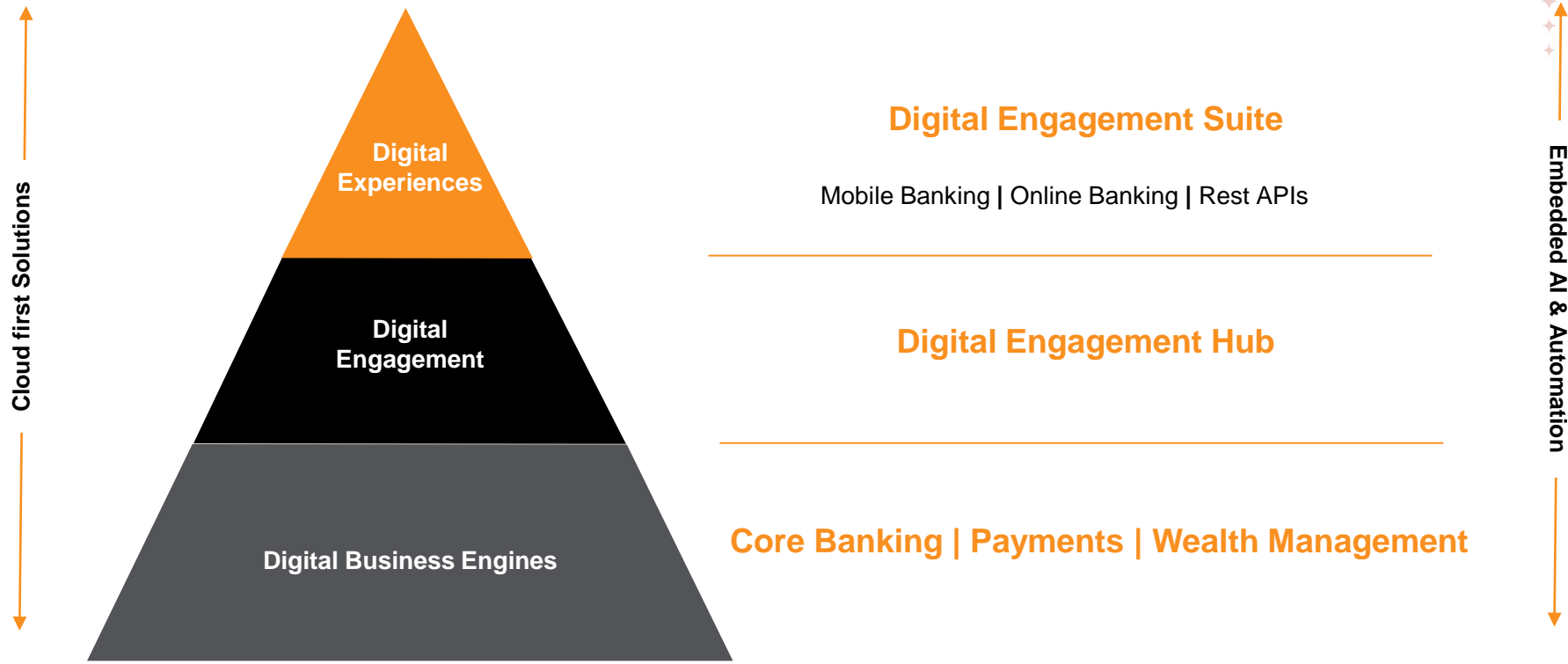


Fully componentized
offering to meet your
unique requirements
flexibly



Choice of over a
dozen leading
digital banks the
world over

A complete front-to-back digital banking suite



Lets look under the hood

Digital Engagement Suite



Online Banking



Mobile Banking



Point apps



Open API



Social Media Integrations



Others

- Helps banks Onboard, Sell, Service & Engage
- Broad range of traditional, modern and emerging channel experiences
- Robust pre-integrated ecosystem
- Extensive capabilities for Retail, Wealth, SME and Corporate customers

Digital Engagement Hub



- Powers insights-driven personalized customer experiences across channels
- Extensive suite of RESTful APIs
- Open banking for a smarter omnichannel engagement

Digital Core



Deposits



Origination



Wealth Management



Lending



Payments



Others

- Accelerating innovation led growth with tailored products and services
- Powering new business models by increasing openness, scalability and agility
- Enabling ubiquitous automation to achieve operational excellence

Helping digital banks across all 5 strategic levers

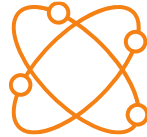
Engagements across customer lifecycle



Customer First

- Simple, Quick Onboarding
- Focus on Self-Service
- Financial well being
- Deeper Engagements

Ecosystem proposition



APIs and Ecosystem First

- Comprehensive Open APIs
- Pre-integrated ecosystem
- Partner business platform
- Propositions beyond banking

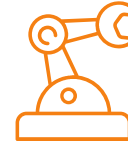
Deeper interactions



Insights First

- Granular contextual engagements
- Insights for better decisions
- Enhanced customer understanding

Operational excellence



Automation First

- Digitize, automate, streamline processes
- Traditional and modern automation levers
- New Tech help re-invent Customer experiences - NLP, ML, AI, Blockchain

Business innovation



Cloud First

- Opex vs Capex costs
- Future ready technology stack
- Lower technology TCO and maintenance costs

Our clients have used our suite flexibly

Bank BRI

Finacle Front-to-Back Digital Banking Suite

- Licensed Finacle for digital lending front-to-back stack
- Over 10 key integrations across existing CRM and Core solution
- 4 months implementation time
- <10 minutes loan disbursal
- Target 2020 : 650,000 loans

digibank by DBS

Finacle Digital Core

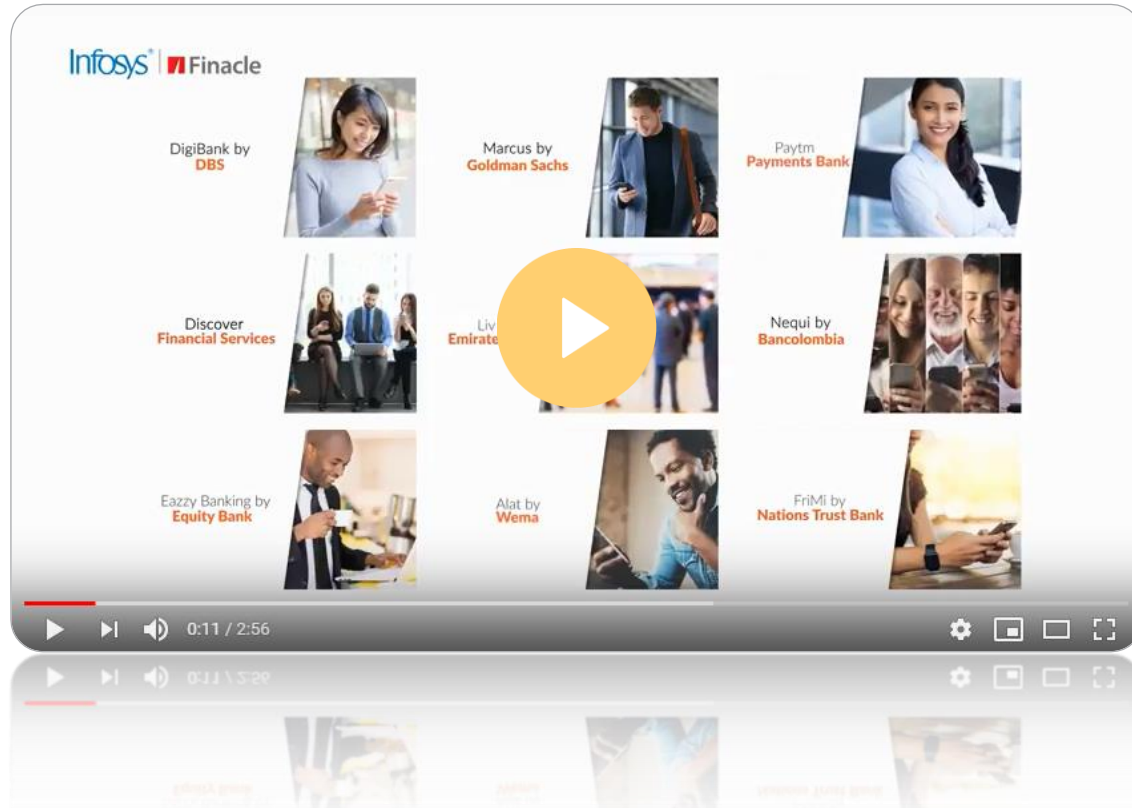
- Revolutionary new way of Banking
 - Launched in India and Indonesia market
 - Opens an account in 90 sec
 - Advanced PFM to manage finances better
 - Virtual Assistant for 24/7 help
 - 2 Million new customers in <2 years

Leading digital bank in Canada

Finacle Digital Banking Suite

- Licensed online deposit origination solution
 - Account opening from days to minutes
 - 70% accounts opened real time
 - 1300+ advisor base drive deposits

Leading digital banks rely on finacle



Thank you