

Leading with Digital-only Propositions



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

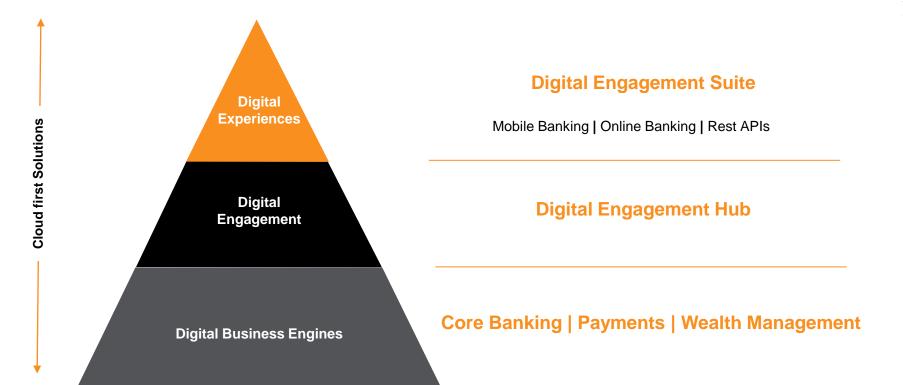


Choice of over a dozen leading digital banks the world over





A complete front-to-back digital banking suite







Lets look under the hood

Digital Engagement Suite



- 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







S

Origination

Wealth Management

15/3





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

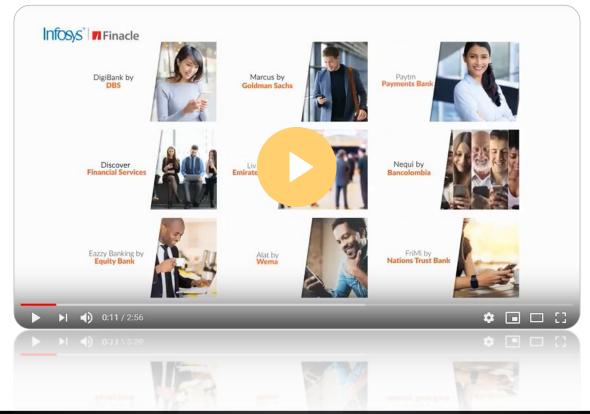
Finacle Digital Banking Suite

- 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

©2019 EdgeVerve Systems Limited (a fully owned Infosys subsidiary), Bangalore, India. All Rights Reserved. This documentation is the sole property of EdgeVerve Systems Limited ("EdgeVerve"). EdgeVerve believes the information in this document or page is accurate as of its publication date; such information is subject to change without notice. EdgeVerve acknowledges the proprietary rights of other companies to the trademarks, product names and such other intellectual property rights mentioned in this document. This document is not for general distribution is meant for use solely by the person or entity that it has been specifically issued to and can be used for the sole purpose it is intended to be used for as communicated by EdgeVerve in writing. Except as expressly permitted by EdgeVerve in writing, neither this documentation nor any part of it may be reproduced, stored in a retrieval system, or transmitted in any form or by any means, electronic, mechanical, printing, photocopying, recording or otherwise, without the prior written permission of EdgeVerve and/ or any named intellectual property rights holders under this document.