

Payments industry continues to evolve rapidly! The world over

From From 2018 2019 > 2022 2020-2021 2021-2022 AML regulations Bank payment obligation intraday liquidity norms and reporting India's new rule on payment transaction P2P lending regulations Risk reduction Standardization Competition and transparency Innovation 1 Intermediate point/milestone End of the initiative/regulation ------ Elapsed time i KRIIs introduced in WPR 2019

Source: Key Regulatory and Industry Initiatives (KRIIs), Clustered by Regulators' primary objectives, 2019 - World Payments Report, 2019





Many banks are finding it difficult to keep pace

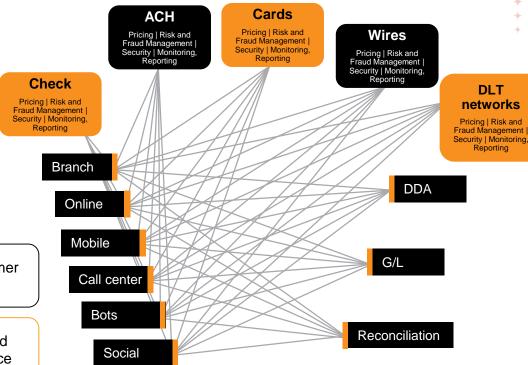
- Product silos
- Legacy IT
- In-house, non-specialized solutions
- Constant changes, conflicting priorities

Impact on business outcomes

Resiliency issues, lost business controls

Frictions in customer experiences

High technology maintenance costs Increased time and costs to compliance







DLT

To succeed, one needs to take an enterprise view

Three important virtues to consider



Client Centric Experiences | Competition and Compliance Directed | Value Realization





Modernizing Payments Business with Finacle Solutions

We offer a comprehensive payments suite

Provides real-time, frictionless payments experiences anytime, anywhere



Own channels

Branch, Online, Mobile, ATM, Wallet, Social, Wearables...



APIs led distribution

3rd party apps, FinTechs, Partners, Clients, Other Financial Institutions

Open APIs

Finacle Payments

An advanced enterprise payments services hub to manage workflows, optimize processes and gain operational efficiencies

Finacle Payments Connect

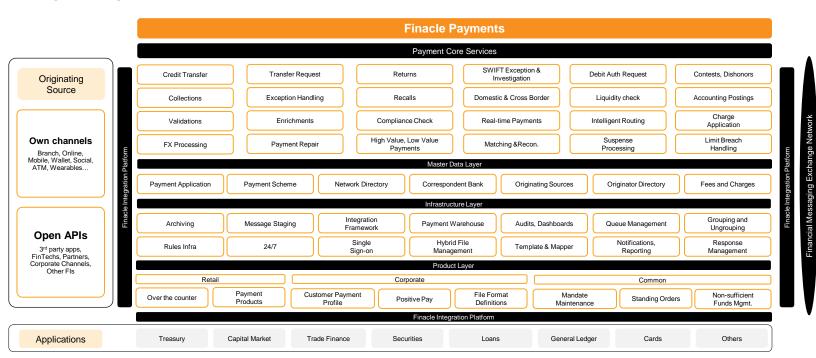
A blockchain based enterprise solution to simplify global payments processes and provides frictionless experience





The Payments Hub has comprehensive capabilities

Processes payments regardless of payment instruments, originating channels, payment networks









Built on industry's most advanced architecture

Enterprise-class capabilities

SOA based open solution

APIs for collaboration

Cloud first

Truly 24*7 & realtime processing

Proven scalability

BPM & automation enablers

GUI tools led extensibility

Industry standards compliant

Multi * capabilities

Highly secure

Technology platform choice

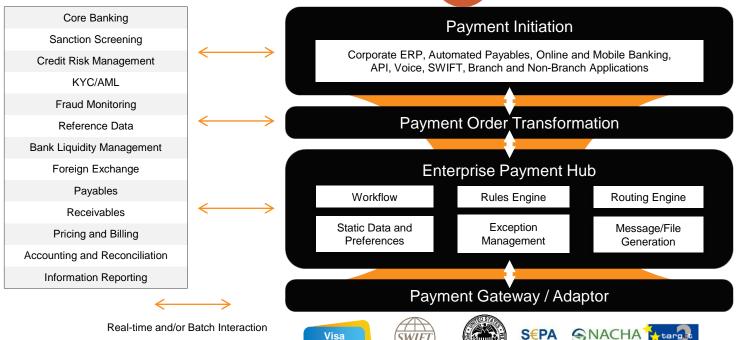




Visa Payment Hub Partnerships

Intersection of Treasury, Payments and Bank Systems







Channel Operations



Payment hub Operations















Note: Conceptual vision for discussion only. Service is in development and availability, features, functionality and timing remain subject to change





Our promise



Agility for innovation & growth



Customer centric propositions



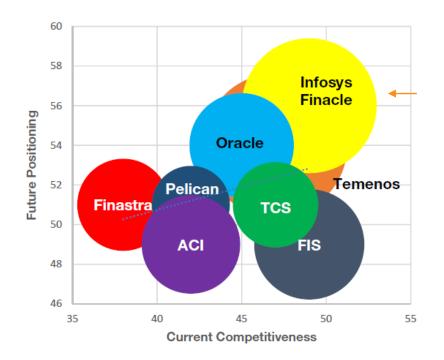
Operational excellence and risk mitigation



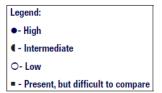


A leader among Payment Hub solutions

'2018 Asia Pacific Vendor Landscape: Payment Hubs' from research firm Kapronasia



	On-Premises / Cloud	Implementation	Reliability	New Technology	Liquidity / Risk Management	Agility	Data Management	Security	Team Support	Future Development
ACI	0		•	•	•	•	•	•	•	0
Finastra	•	•	•	1	•	•	1	1	1	•
FIS	•	•	•	0	•	•	•	•	•	•
Finacle	•		•	•	•	•	•	1	•	
Oracle	•	•	•	•	•	•	•	•	•	•
Pelican	•	0	•	•	0	•	•	•	0	•
TCS	•	•	•	•	•	•	•	•	•	•
Temenos	•	•	•	•	•	•	•	•	0	•







Powering payments modernization for leading banks

A modern platform to power digital payments strategy

Qatar National Bank

A unified, multi-entity and multiregional enterprise payments hub deployment

Punjab National Bank

An enterprise wide engine with multi-product, multi-channel and multi-currency capabilities

Santander UK

A unified message transformation hub powering inter-bank cash management system







Innovating payments business with blockchain solution

Finacle Payments Connect Solution

An advanced blockchain based solution to simplify and digitize payments business processes



Connects banks, exchange houses and remittance partners on a single DLT network



Drive near real time payments, Funds Optimization and Ease of reconciliation

Various remittance models supported



Pre-funding based, Nostro based, Tokenized value transfer based, Agency Banking





Helping banks across multiple strategy levers



Intra banking group network

Network between your international subsidiaries / entities and corporate clients



Inter banking partners network

Network between your partners, customers and stakeholders



As-a-service network

Network for payment service offerings to create new revenue lines





Designed to remediate traditional and contemporary challenges in payments business



Long transaction processing time

Real-time bi-directional messaging capability on a distributed ledger



High rate of transaction failures

Rich data attachments with payments instructions and pre-disclosures



High transaction costs

Bypass legacy messaging systems and processes, auto-reconciliations



Low real-time visibility into funds movement

Full visibility into payments flow across value-chain for banks and clients



Unwieldy host-to-host connections

Corresponding partners and banks on a common distributed ledger based eco-system





ICICI Bank Network between international subsidiaries and partner banks



- Offer real time payments to clients across geos
- Create bank's own captive business network
- Offer 'remittance as a service' to exchange houses and partner banks



7+ landing hubs in strategic corridors

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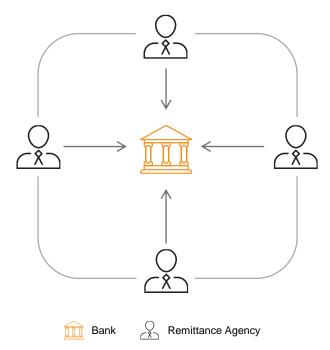




Built for powering agency banking

Real-time channels for exchange houses and remittance agencies

- Real-time payments
- Real-time status tracking dashboards
- Real-time balance alerts
- Bulk upload for remittances
- Maker checker functionality



- Source payments and remittances from newer unconventional channels
- Significant reduction in recon overall
- Cost effective remittances for low value payments
- Increase share of wallet in the burgeoning real time payments segment.









Thank you

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