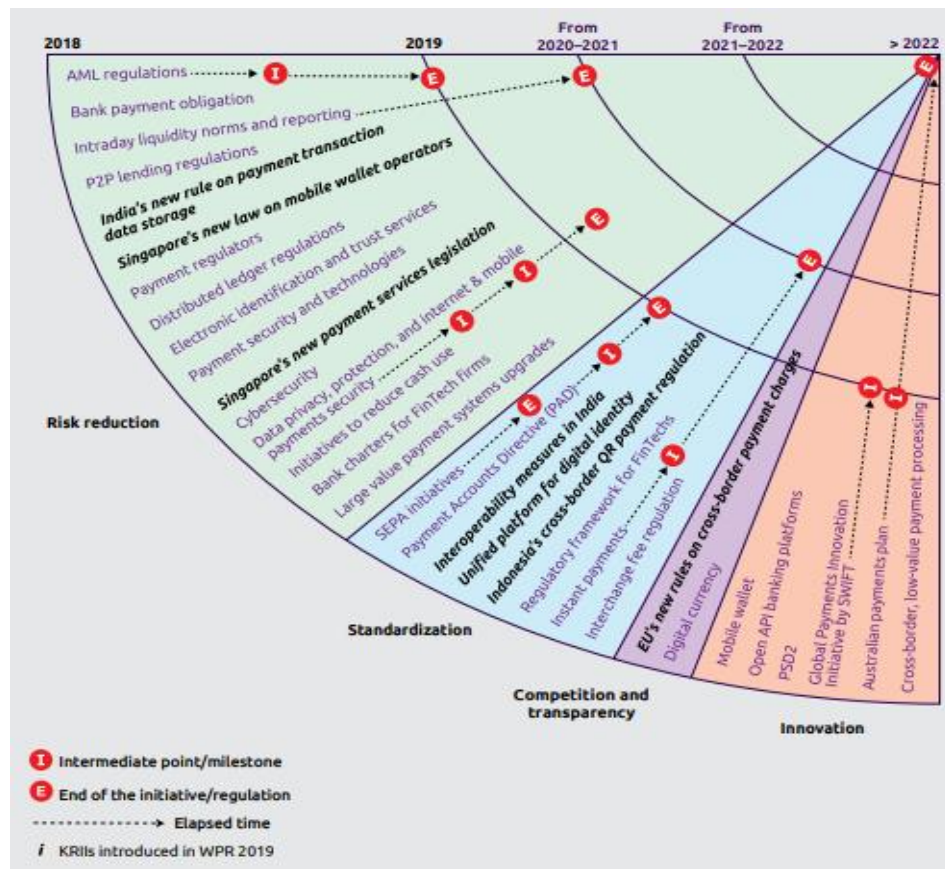


Infosys® |  Finacle  
CONCLAVE 2019  
NOVEMBER 12-14 | DUBAI

# 360-Degrees Payments Modernization

**SCALE**  
DIGITAL

# Payments industry continues to evolve rapidly! The world over

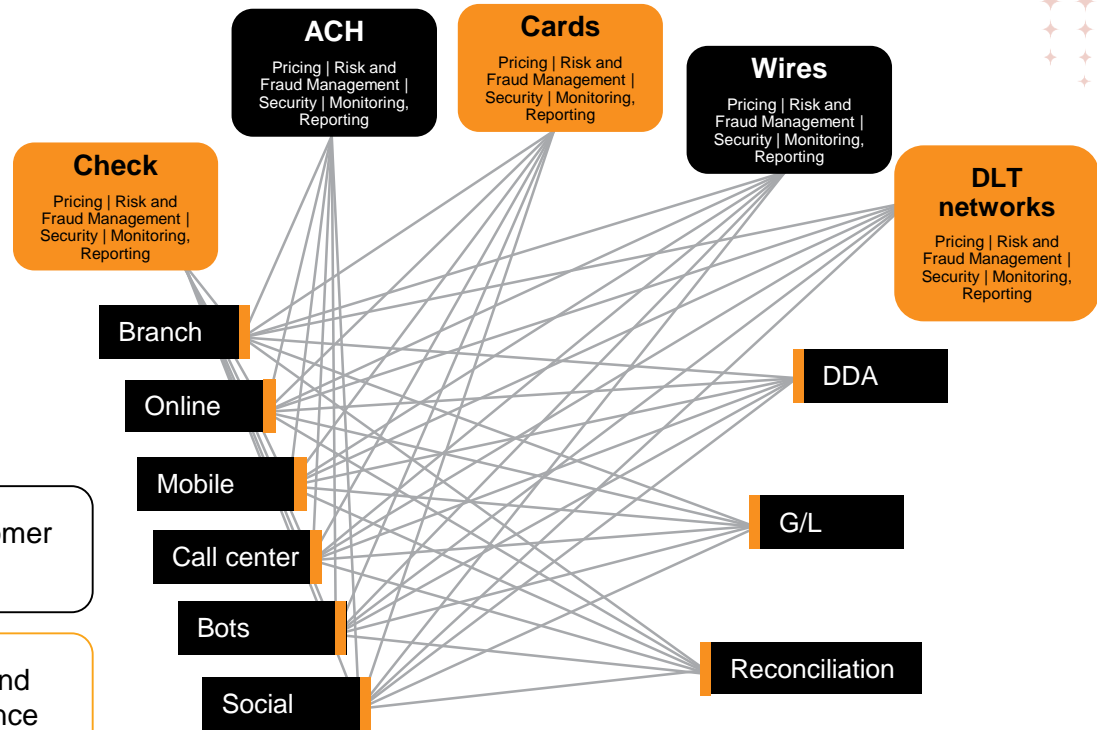
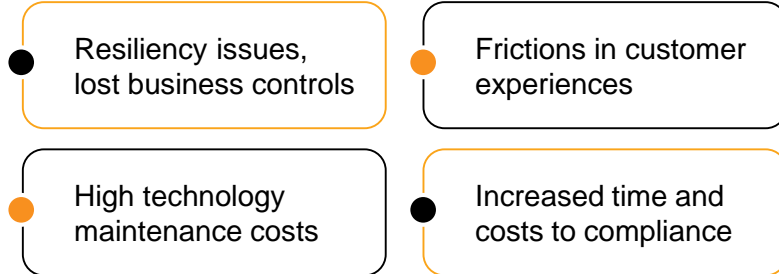


Source: Key Regulatory and Industry Initiatives (KRIs), Clustered by Regulators' primary objectives, 2019 - World Payments Report, 2019

# 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



# To succeed, one needs to take an enterprise view

## Three important virtues to consider



UNIFIED platform




OPEN platform



SCALABLE Platform

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

3<sup>rd</sup> party apps, FinTechs, Partners, Clients,  
Other Financial Institutions

Open APIs

**Finacle Payments**

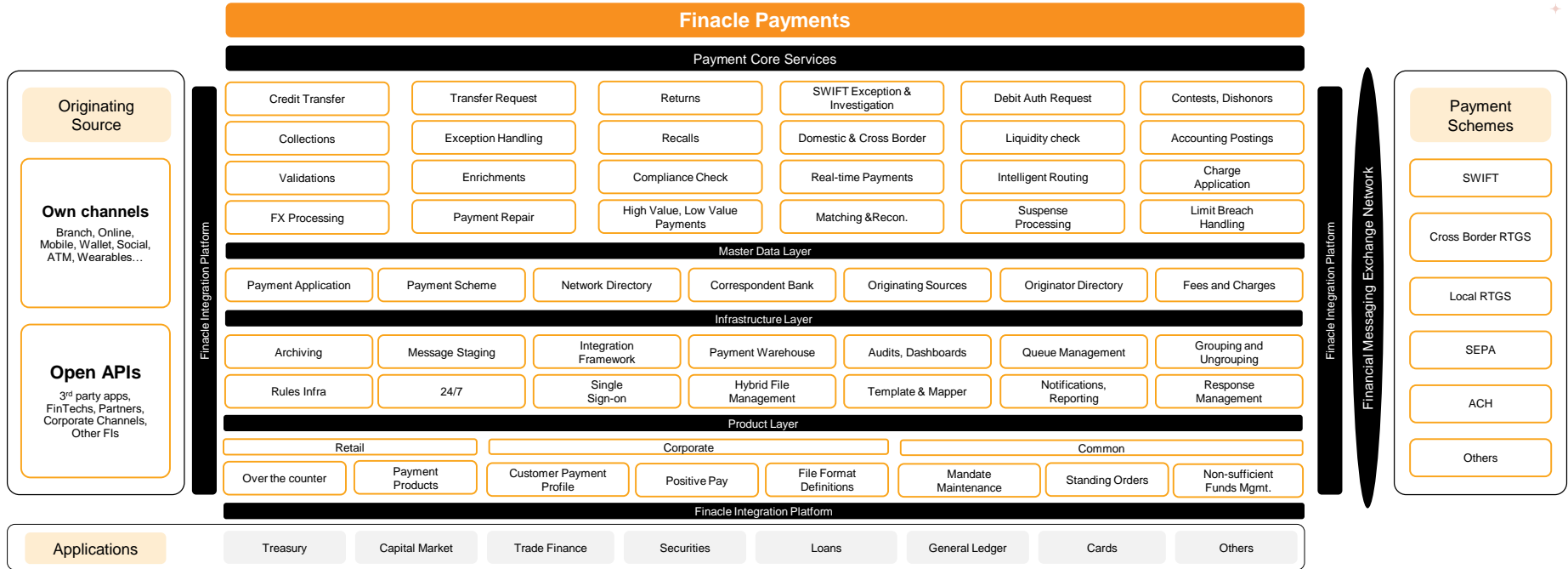
**Finacle Payments Connect**

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

*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 & real-time processing

- Proven scalability

- BPM & automation enablers

- GUI tools led extensibility

- Industry standards compliant

- Multi \* capabilities

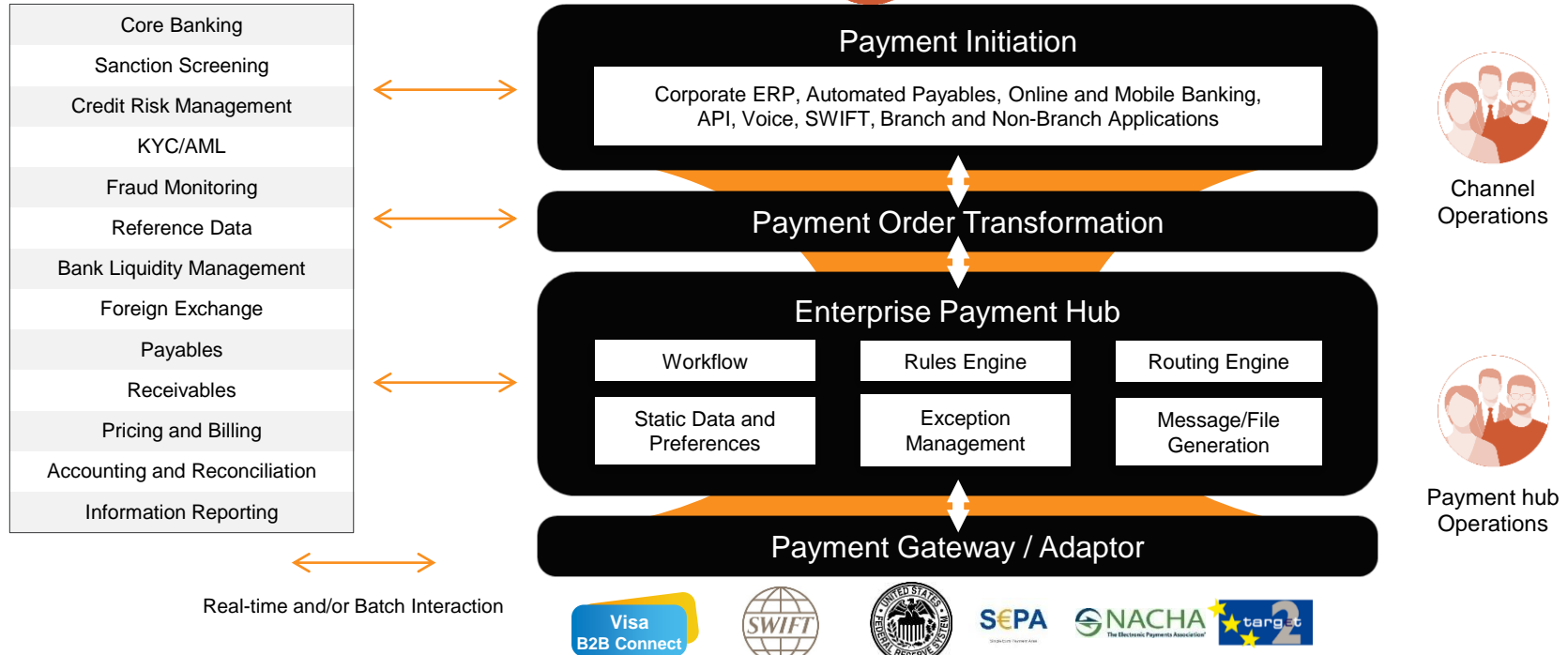
- Highly secure

- Technology platform choice



# Visa Payment Hub Partnerships

Intersection of Treasury, Payments  
and Bank Systems



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



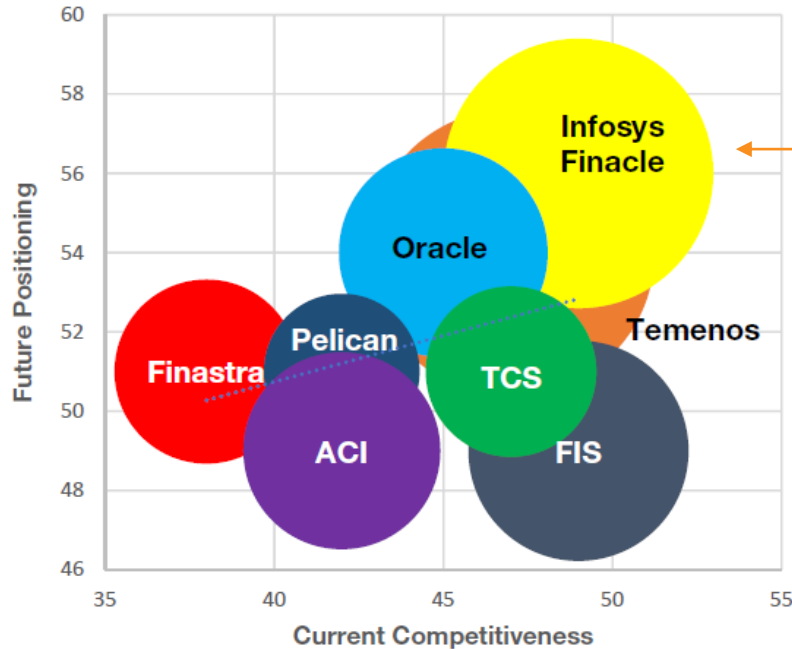
Customer  
centric  
propositions



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	○	◐	●	◐	◐	●	◐	●	◐	○
Finastra	●	■	●	◐	●	◐	◐	◐	◐	◐
FIS	◐	●	●	○	◐	●	◐	◐	●	●
Finacle	●	◐	●	●	●	●	●	◐	●	◐
Oracle	●	◐	◐	●	◐	●	●	●	●	●
Pelican	●	○	◐	◐	○	●	◐	●	○	●
TCS	●	◐	●	●	●	◐	●	●	◐	◐
Temenos	●	◐	●	●	●	●	●	●	○	◐

Legend:

- - High
- ◐ - Intermediate
- - Low
- - Present, but difficult to compare

# Powering payments modernization for leading banks

A modern platform to power digital payments strategy

## Qatar National Bank

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

## Punjab National Bank

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

## Santander UK

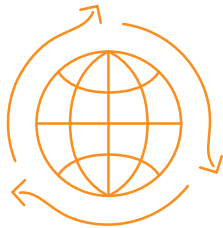
A unified message transformation hub powering inter-bank cash management system



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



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

# Helping banks across multiple strategy levers



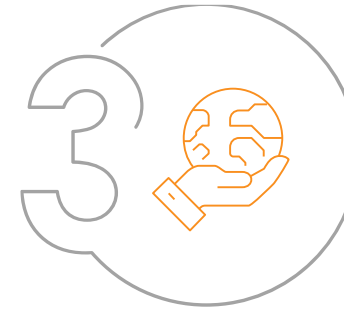
## **Intra banking group network**

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



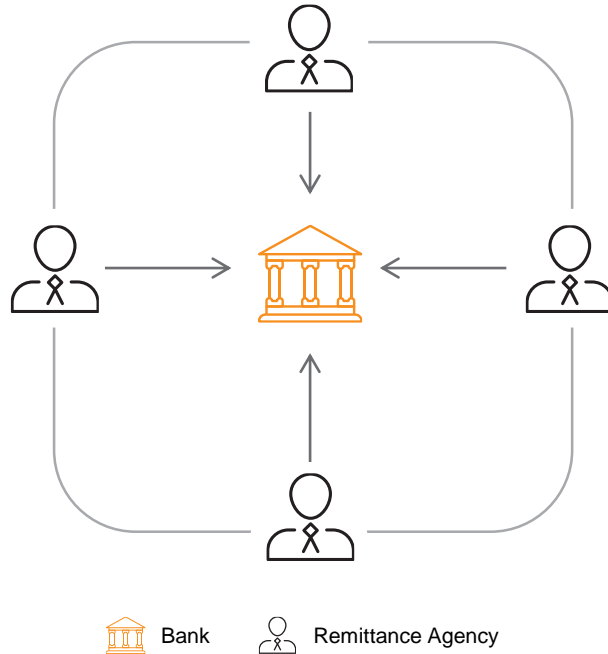
**7+ landing hubs in strategic corridors**

*External Logos used are registered trademarks of the respective organizations*

# 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