

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

Scale Digital with Infosys Finacle



**SCALE**  
DIGITAL



Thank you for  
making the last  
12 months our  
Best Ever Yet



130 wins



88 go-lives



We are  
experiencing a  
well-rounded  
adoption



Incumbents and  
challengers



Back office and  
front office



Retail and  
corporate banking



East and  
West

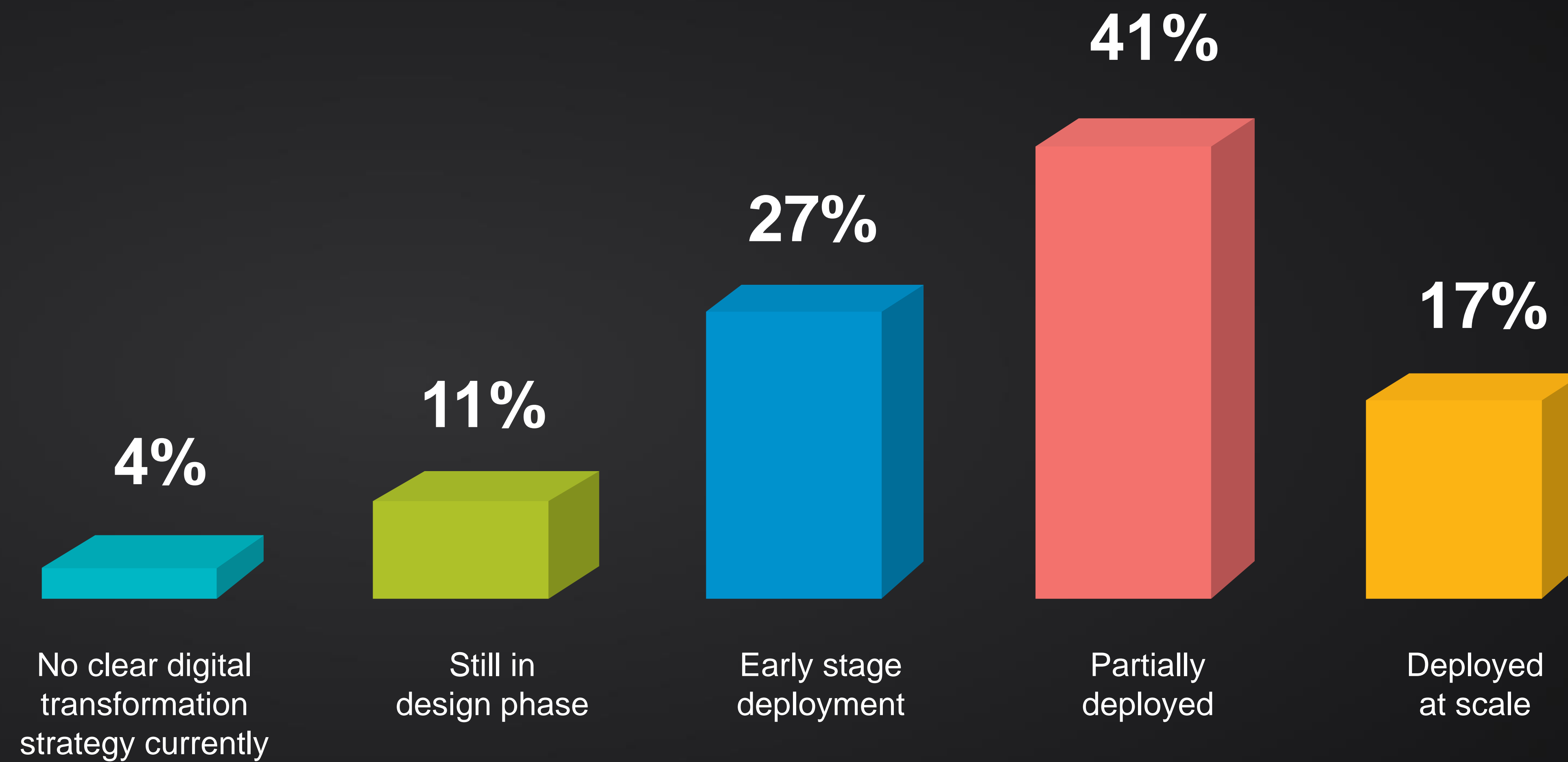


On premise and  
cloud



New deployments and upgrades

# Scale Digital



Source: Infosys Finacle-Efma research



# Scaling digital requires transformation across 5 key areas





# Finacle strategy and investments

*From the strategic lens of scaling digital*



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1

# Transforming the business model from pipeline to platform



Linear value chain

- *Distribution*
- *Matchmaking*
- *Manufacturing*

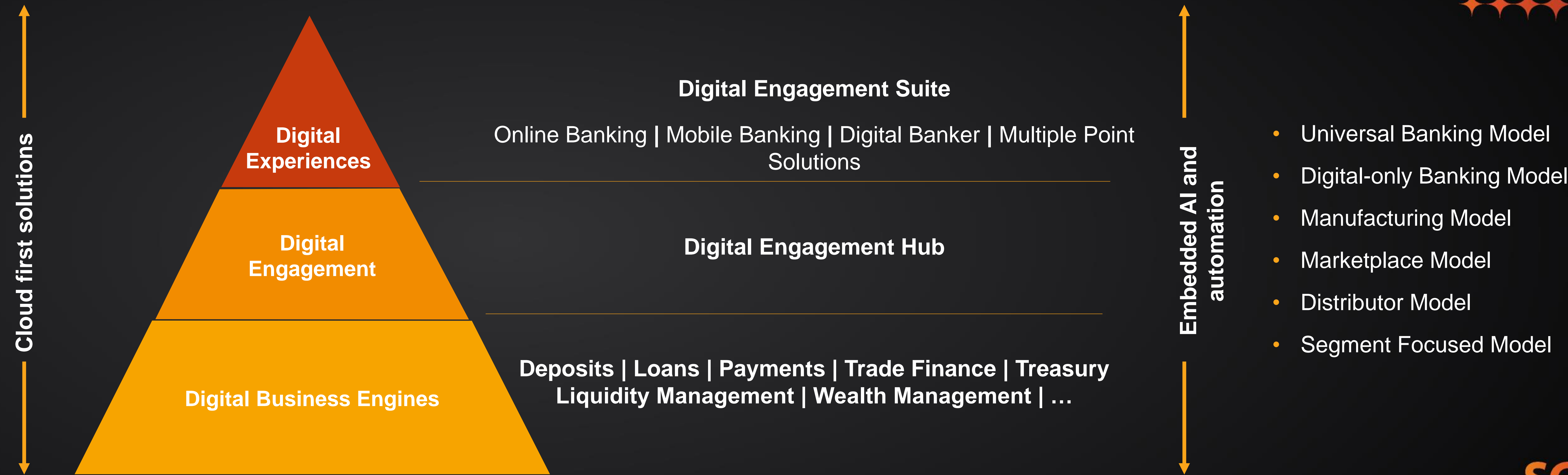


Fragmenting value chain



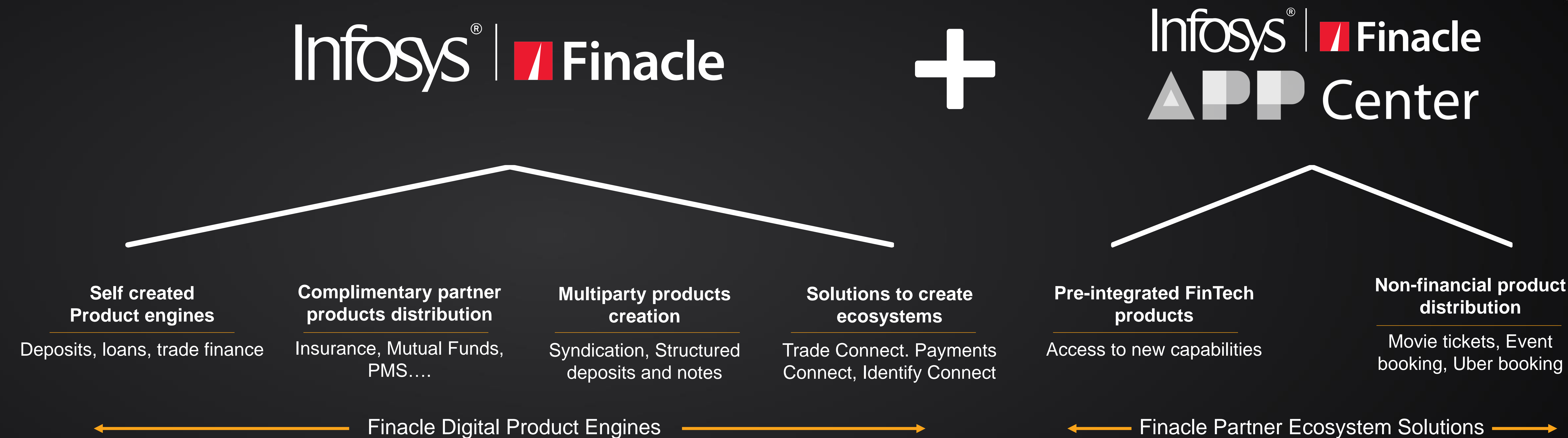
Emergence of networked businesses

# Finacle's componentized and layered solution approach





# Expanding digital business engines offering





# Finacle approach to digital engagement and experience transformation

## Finacle Channels Applications

Branch, Online, Mobile, Wallet, Agency,  
Kiosk, AI assistants

## Finacle APIs led distribution

Open APIs suite, Pre-integrated FinTechs,  
Digital ecosystems, Developer Tools,  
Finacle App Center



## Finacle Digital Engagement Hub

Unified engagement hub to deliver customer insights, personalization, contextual offerings across all channels



2

## Building an agile organization by breaking silos



Enabling cross-functional teams to collaborate rapidly



Building pipeline for continuous innovation



Unifying technology silos to foster innovation



# Finacle approach to help build an agile organization



Enterprise-class solutions



Payments Hub

Digital Engagement Hub

Customer Management

Liquidity Management

Virtual Accounts

Origination

Limits

Collaterals



# Finacle approach to help build an agile organization



Cloud-native,  
cloud-agnostic  
apps

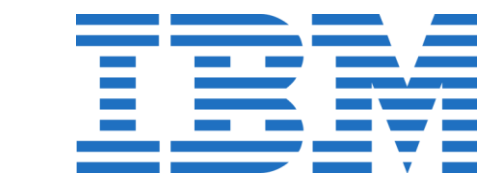


Containerized Kubernetes  
cluster for deployment and  
operations in cloud



Flexible deployment –  
Public, private or hybrid cloud  
And Finacle SaaS

Cloud partners –  
Global and regional



# Finacle approach to help build an agile organization



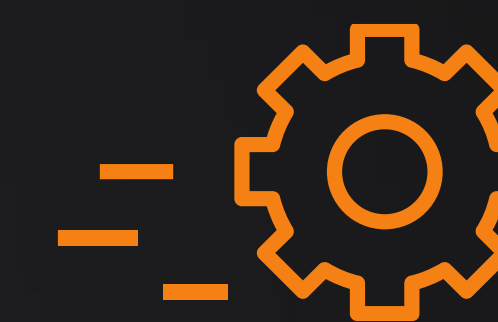
Agile delivery



Agile adoption across the  
organization – product and  
delivery



CI/CD value stream  
for product delivery



All projects increasingly  
following agile delivery  
methodologies



3

## Automating operations for unprecedented efficiencies



Dramatically reducing  
cost to income ratios

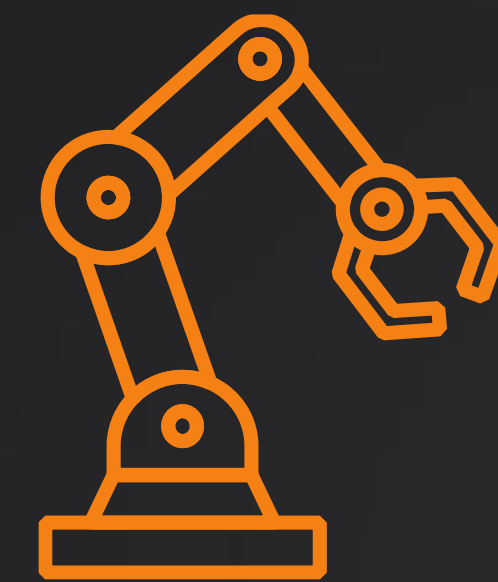


Faster  
turnaround time



Superior and  
consistent service

# Finacle approach to automating operations

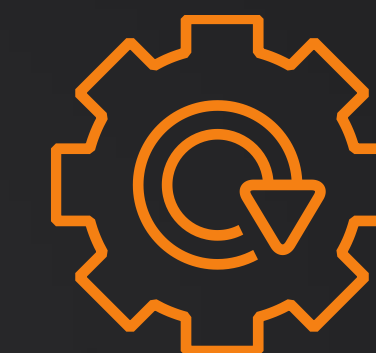


Traditional levers,  
RPA, and cognitive  
automation



Traditional automation  
levers – Rule-based, API-  
driven STP, BPM-led  
process orchestration

- *35% reduction in  
transaction processing  
costs*



Robotic Process  
Automation

- *As high as 97% reduction in  
TAT on processes*



Cognitive automation  
AI, ML and NLP

- *Reduction in delinquency  
rates by 125 bps*



# Finacle approach to automating operations



Specialist domain  
focused partners



Fraud prevention



Risk management



Customer experience

# Finacle approach to automating operations



Inter-organization  
automation



Infosys® |  Finacle  
PAYMENTS CONNECT

Infosys® |  Finacle  
TRADE CONNECT

Infosys® |  Finacle  
IDENTITY CONNECT

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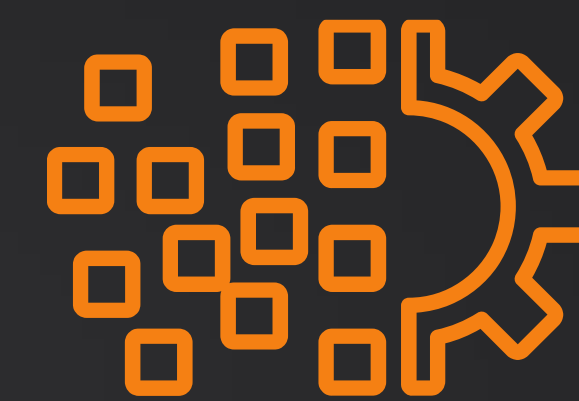


4

## Modernizing the application landscape



Front-to-back transformation



Progressive approach



Reducing TCO to fund innovations

# Finacle approach to modernizing the application landscape



Cloud native apps



Componentized,  
microservices-based  
architecture



Open source stack



Broad suite of  
open APIs



Designed for  
massive scalability



Embedded analytics  
and AI



5

## Orienting people and culture to customers



Culture that is  
customer-focused



Culture that supports  
continuous learning  
and reskilling



Culture that  
encourages continues  
innovation

# Finacle approach to co-innovation



Co-innovation  
platforms



Finacle Client  
Advisory Board



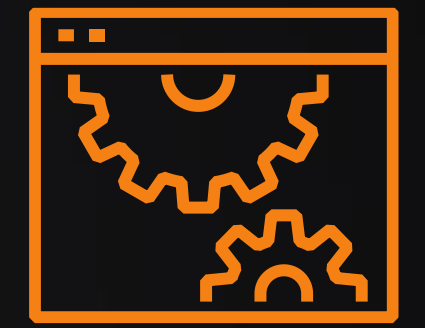
FinTech Connect  
Council



Banking Visionaries  
Council



Joint Hackathons



Client and Partner  
Specific Programs



Finacle approach  
to help drive  
continuous  
learning and  
experimentation



A cloud-first, mobile-first  
solution

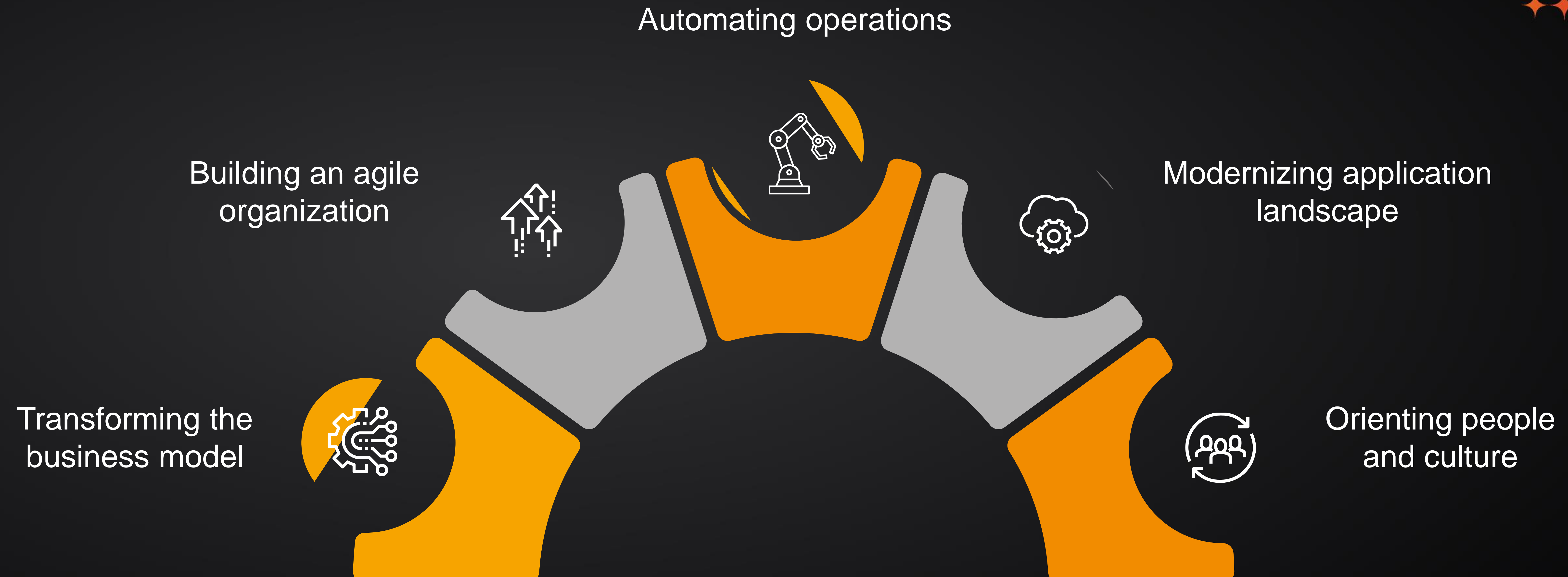


Anywhere, anytime access



Personalized and contextual  
learning experiences

Finacle is  
committed to  
help you scale  
digital



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# Thank you



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