

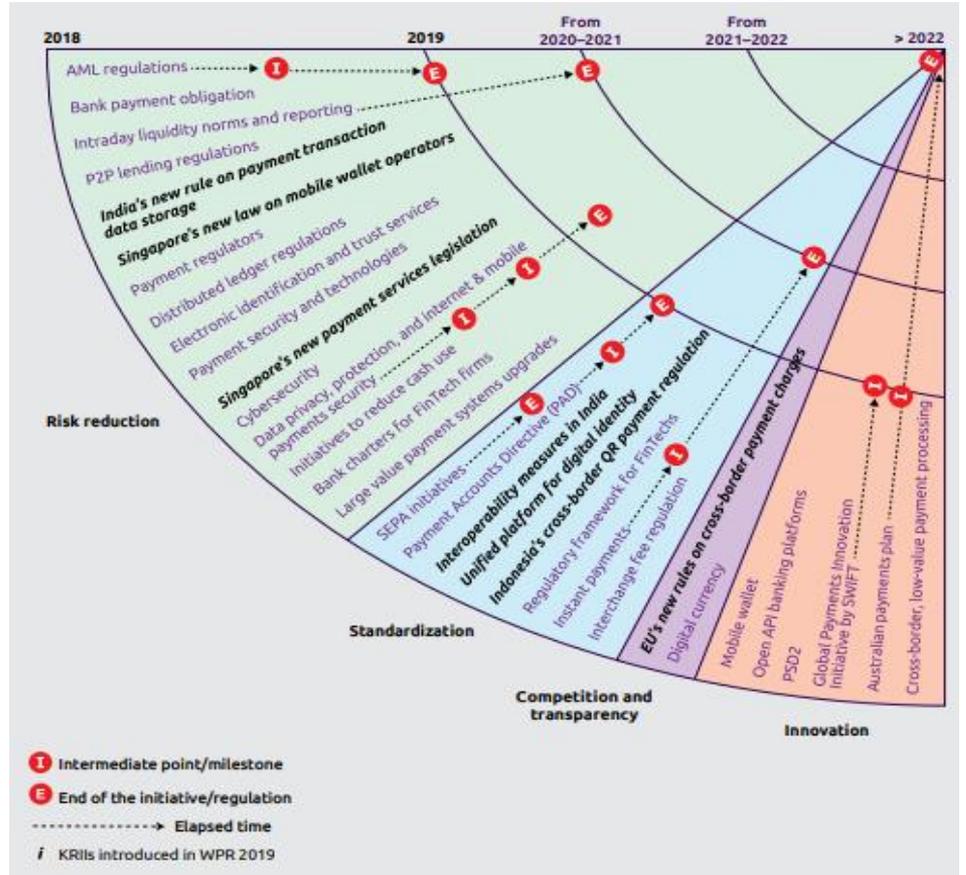
Infosys® |  Finacle
CONCLAVE 2019
NOVEMBER 12-14 | DUBAI

360-Degrees Payments Modernization



SCALE
DIGITAL

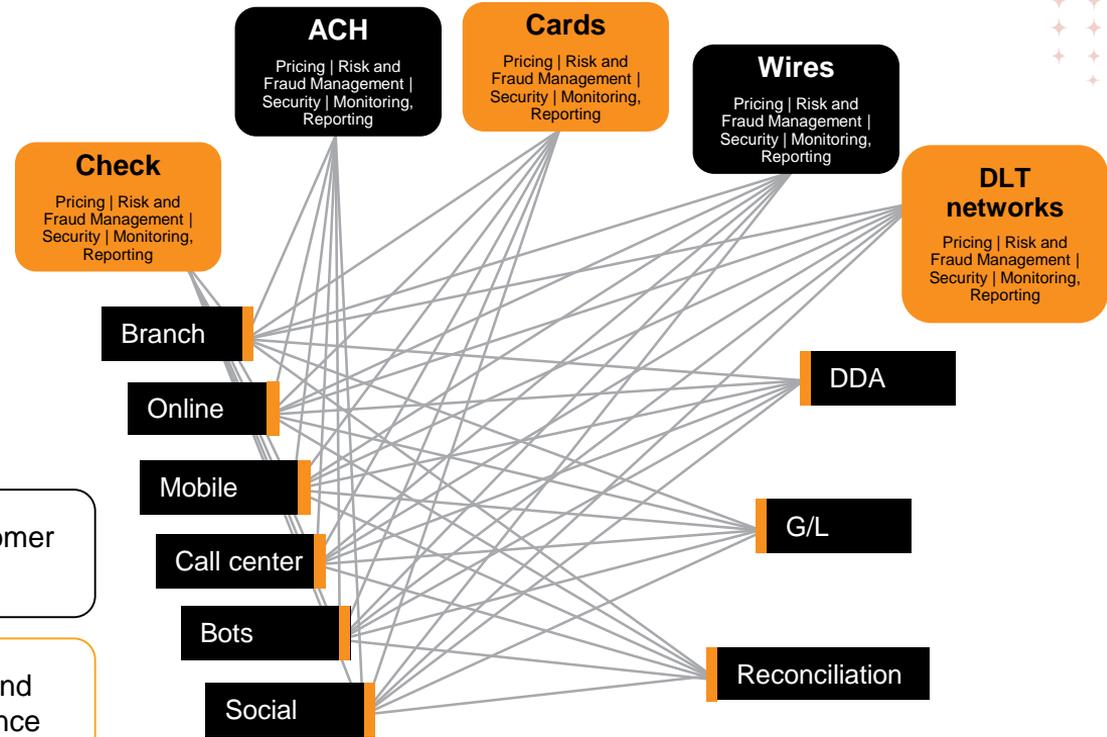
Payments industry continues to evolve rapidly! The world over



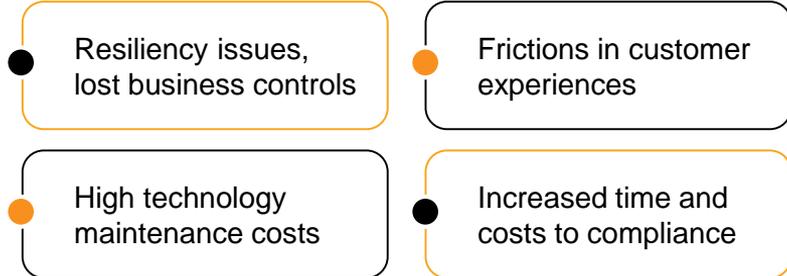
Source: Key Regulatory and Industry Initiatives (KRIs), Clustered by Regulators' primary objectives, 2019 - World Payments Report, 2019

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

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

Open APIs

Finacle Payments

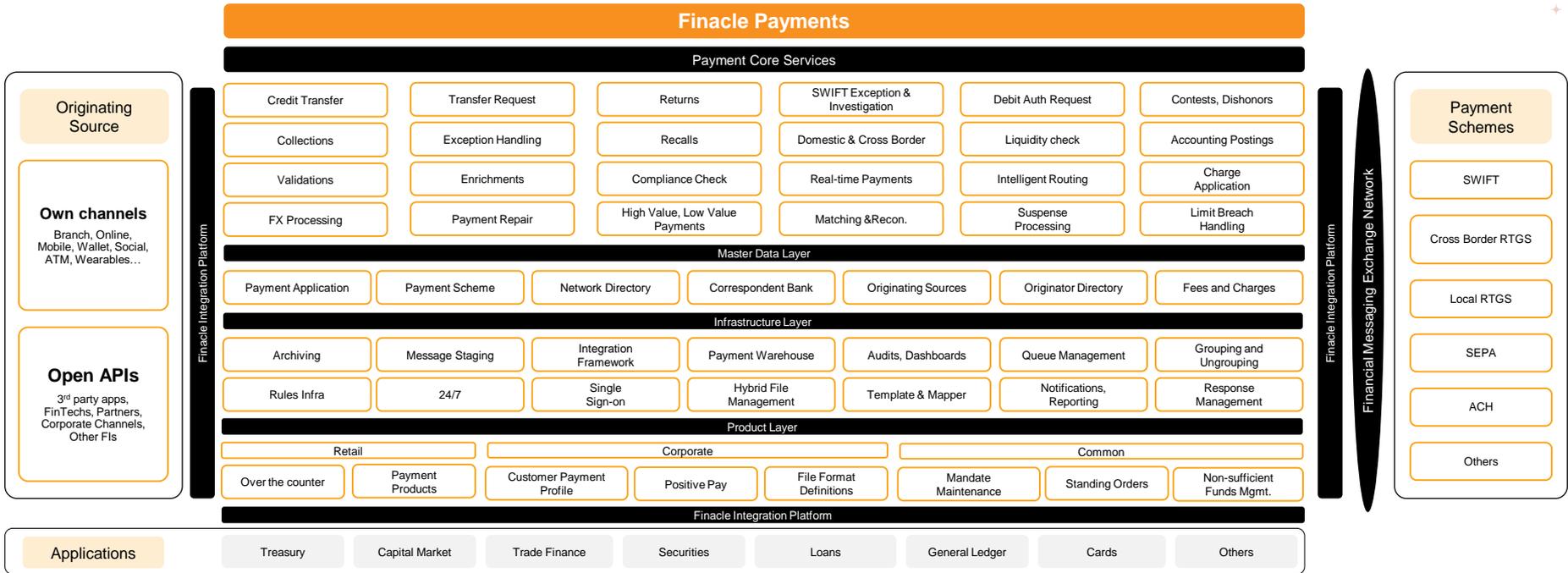
Finacle Payments Connect

*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

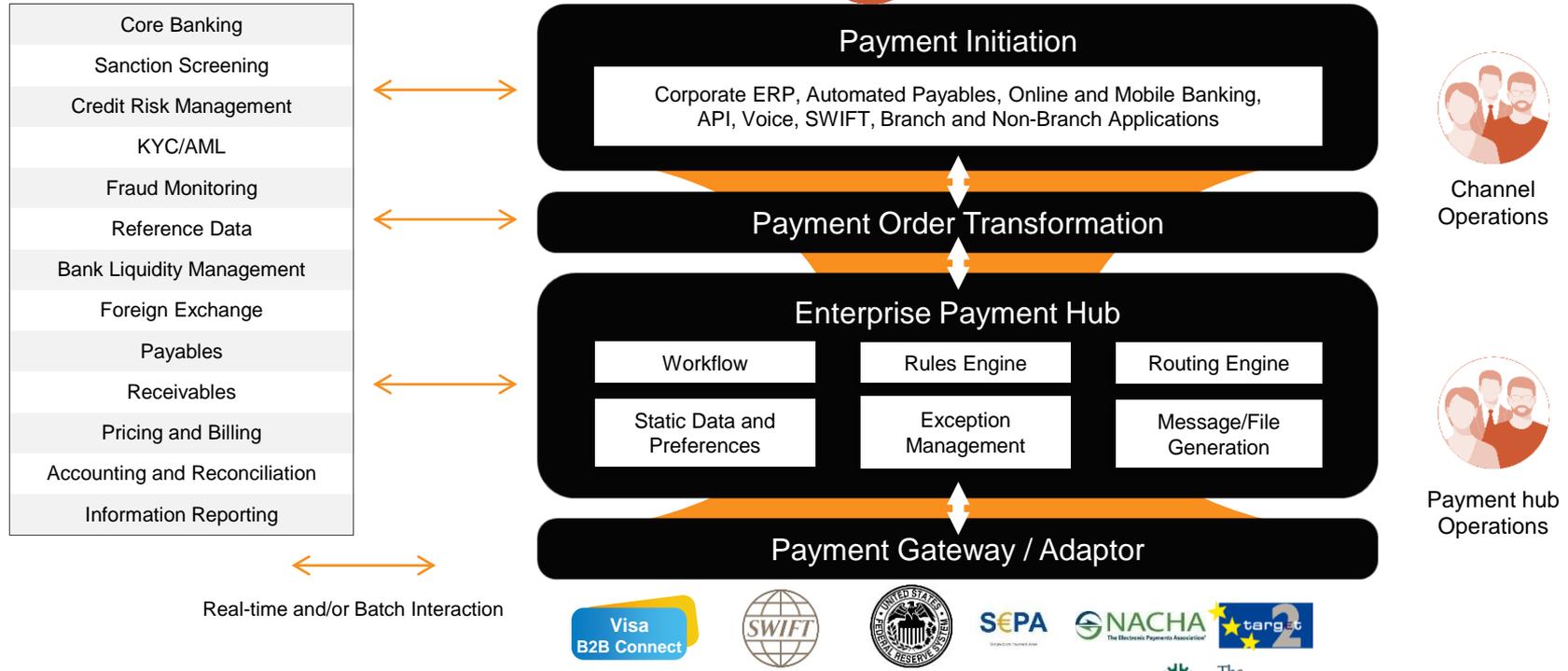
- Multi * capabilities

- 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



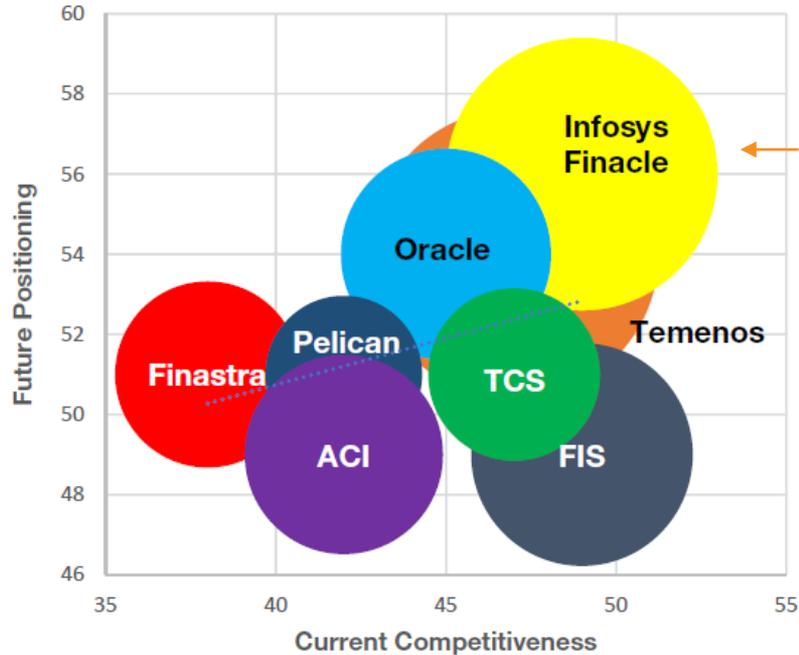
Customer
centric
propositions



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

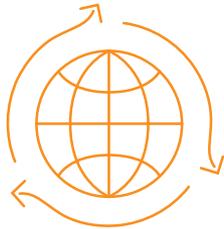
A unified message transformation hub powering inter-bank cash management system



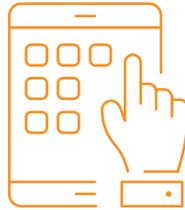
Innovating payments business
with blockchain solution

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



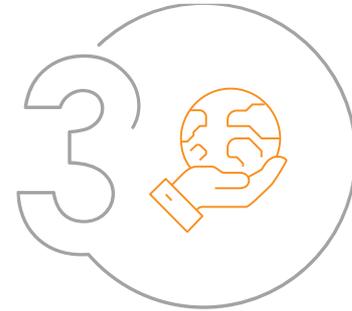
Intra banking group network

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



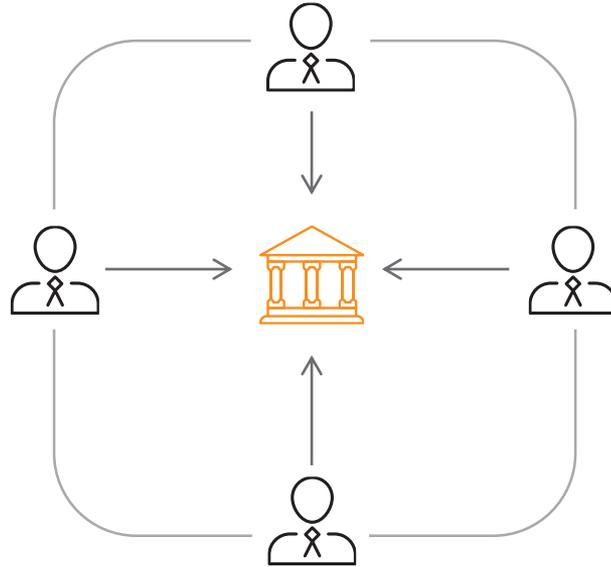
7+ landing hubs in strategic corridors

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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



Bank



Remittance Agency

- 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