



# FINACLE UNIVERSAL BANKING SOLUTION

## Simplify to transform your bank

The banking industry is experiencing change at an unprecedented rate, leading to multiple challenges for banking leaders. Changing customer preferences, macroeconomic uncertainty, regulatory upheaval, competitive threats, technology shifts, are all leading to rapid changes in the industry.

Banking business leaders are working relentlessly to create sustainable business growth in these challenging times. Most banks are looking to refresh their existing business models and enhance return on equity by delivering higher operational efficiencies and managing costs. They are trying to build superior capacity for innovation and develop value-based partnerships with players both within and outside the financial services industry. The focus is rightly shifting towards accelerating innovation execution. Banks are keen today on making their business truly customer specific and are leveraging emerging technologies like mobility, social, commerce, cloud and big data to create and sustain competitive differentiation and offer superior customer experience.

However, severe complexity in their business, operations and technology is acting as a big impediment. Research indicates that almost 84% of annual IT budgets are today consumed to support existing business operations and organic growth, leaving little to transform the business to create new revenue streams. Complexity in the business technology is a significant driver behind this imbalance. It's the complexity of the exiting business technology landscape, riddled with

multiple product centric silos and legacy applications, which restrict them to innovate faster, reduce costs and be responsive to the evolving customer demand.

*Today, simplifying banking is critical to achieve business goals and create a foundation for sustainable growth and profitability.*

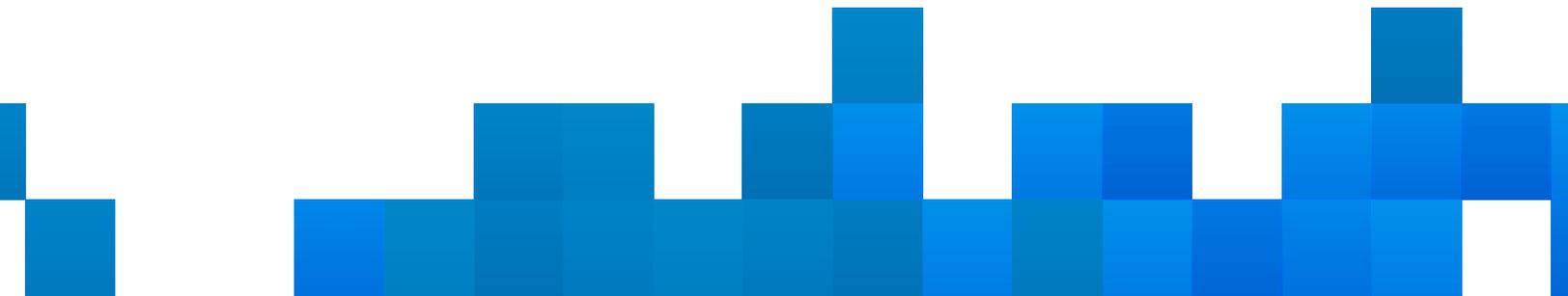
## Finacle universal banking

How can your bank simplify business technology and operations to create tomorrow's advantage? With the industry's most advanced solution that empowers you to seamlessly transform your systems and make that leap into the future. Finacle universal banking solution arms you with a comprehensive gamut of solutions that address your core, CRM, e-banking, mobile, payments, digital commerce, loan origination, liquidity management, financial inclusion, Islamic banking, treasury and wealth management requirements. Our solutions are crafted to suit the specific needs of retail, corporate or universal banks worldwide. Leveraging the componentized structure of the solution, you can choose to deploy or upgrade our solutions all at once or one at a time, depending on your business priorities. This flexibility empowers you to simplify your transformation journey while enabling you to reap modernization benefits faster.

Backed by the Infosys solid track record of implementation, Finacle provides banks like yours, a proven platform for transformation at minimal risk, within effective timelines that work for you. Our solution offers:

- Comprehensive coverage so that you can enter into new business segments confidently
- Proven technology which is consistently rated as best-in-class by leading industry analysts
- Enterprise-class components to create operational hubs across business units to enhance the agility and efficiency of the operations as well as improve customer experience across channels
- Built-in global best practices repository and rich repository of processes
- Product factory and product bundling infrastructure for business users to accelerate new product creation
- 360 degree view of customers across global relationships
- Powerful customer analytics driving right-sell opportunities and personalized offerings
- Seamless cross-channel experience with real-time view of customer relationships across the touch points
- Cloud-ready platform to optimize infrastructure costs
- Reduced time to compliance with real-time view across enterprise data
- Readymade integration adaptors and compliance to industry standards reduce your integration costs and enable enhanced STP (Straight through processing) across the enterprise

Leading banks across the globe are already leveraging Finacle to accelerate innovation and simplify their transformation journey.



How can your bank simplify business technology and operations to create tomorrow's advantage? With the industry's most advanced solution that empowers you to seamlessly transform your systems and make that leap into the future.

Finacle universal banking solution arms you with a comprehensive gamut of solutions that address your core, CRM, e-banking, mobile, payments, digital commerce, loan origination, liquidity management, financial inclusion, Islamic banking, treasury and wealth management requirements.



## Step into tomorrow with Finacle

### Large banks in their home country

You succeeded and grew to prominence because you were an early adopter of technology all those years ago. Now, ironically, it is those same systems that are holding you back.

You can't leap into tomorrow in one day. But you can take consistent, thoughtful, incremental steps immediately to meet competition from smaller and more nimble banks and make your customers happier. We can lead you through that transformation journey – through a series of modular deployments that progressively address your key pain points – make you more agile, less complex, and more flexible. This means, with Finacle, you can make the changes you need with least risk to your business and adapt faster to dynamic business conditions.

Finacle is also one of the most scalable banking solutions in the market. For unhindered growth, you can rely on the unparalleled performance benchmark that Finacle has set: 104 million effective transactions per hour for channel (non-branch) transactions and 41 million effective transactions per hour for branch transactions.

You can also leverage Finacle universal banking solution for mainframes on Linux. Ported on IBM System z and DB2, it brings the best of two worlds to your bank - enabling your existing mainframe infrastructure with the agility, customer-

centricity and efficiency associated with new-generation core banking platforms.

With a proven track record of risk-managed deployments globally, Finacle is best positioned to power this transformation for your business with minimal disruption of business.

### Large banks expanding with multi-country operations

Because banks have spread out operations over the past years – sometimes also through acquisition - they have ended up with multiple systems, different technology environments, and an inability to standardize operations, products, and the service experience across all geographies.

Besides, your customers are also going global, and expect a unified experience. We can help you meet their demand, whether you operate in the Americas, Asia, Australia, Europe or Africa.

We can help you standardize products, applications and infrastructure to help create reusable assets across your diverse entities to deliver maximum operational and cost efficiencies. Operations can also be centralized in the lowest-cost location, along with rationalization of your hardware and software investments. So, while you work where resources are readily available, your global service delivery remains both impeccable and cost competitive.

### Mid-sized banks

For mid-sized banks with a regional presence, our 'Bank-in-a-Box' implementation strategy allows a go-live

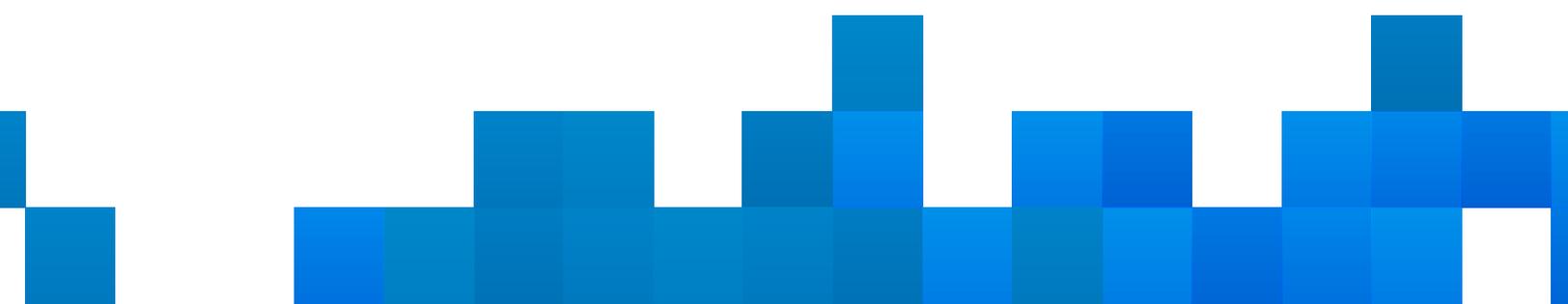
in as little as 50 days. You can benefit from a preconfigured solution that's conceived to empower you with all the best practices leveraged by larger banks with global success.

Don't have time to customize? Not interested in investing in large-scale infrastructure, services and applications management? Don't worry, we've got you covered. Partnering with a global leader allows you to focus on your core business and leave your IT initiatives and the challenges of managing it to us.

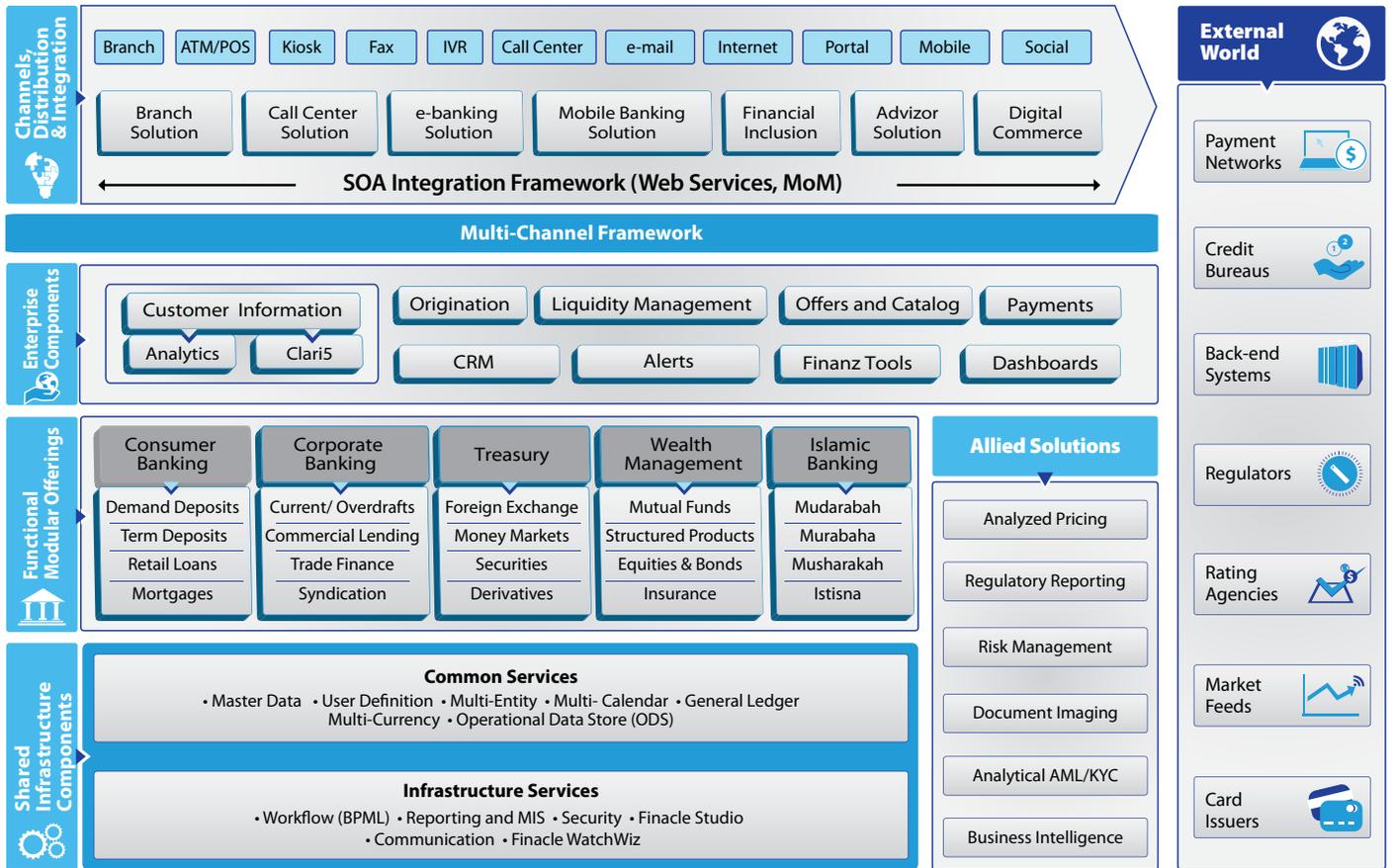
### Community banks and credit unions

If you are a credit union, a thrift bank, community bank, or a firm that strives to financially include the under banked or unbanked, we offer you just the solutions you need. Our pre-configured, ready-to-deploy solution, delivered through a software-as-service model, along with our partners, means your capital outlay is truly minimal. And yet you are empowered with the same tools that large banks are using to deliver financial services across multiple channels while optimizing resource utilization. We can even help you service customers who don't go to banks by meeting them where they are with a digital or mobile bank that reaches remote places, and offers anytime, anywhere access.

We help you get your cost to deliver services low enough, so the unbanked turn into a welcome source of additional revenue for you.



## Functional architecture



## Componentized solutions. Simplified transformation.

### Finacle core banking

Meet the challenges of a changing market, customer, competition and compliance mandates with the industry's most advanced solution that offers comprehensive coverage and future-proof technology:

- Capabilities such as – product factories, extensive parameterization, reusable business rules, global product templates and product bundling

deliver superior agility to advance innovation and offer personalized solution to client needs

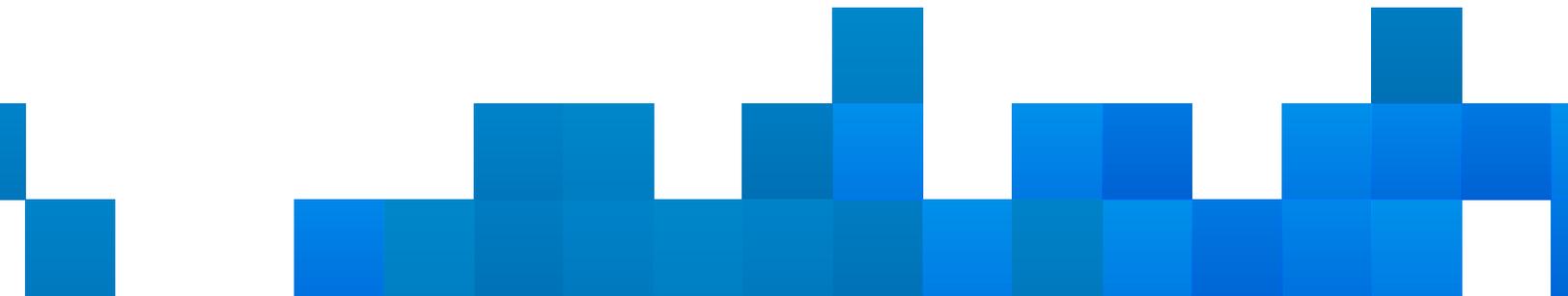
- Layered SOA, best processes repository, process orchestration and STP capabilities to enhance operational efficiencies
- Web-enabled technology and 24X7 operations for multi-channel, multi-country and multi-currency implementations
- Functionally-rich modules, enterprise-class components, unified customer

information repository and proven scalability

### Finacle CRM

Integrated with the Finacle core banking solution, Finacle CRM solution can help you delight customers with:

- Innovations across the marketing, sales, and customer service life-cycle for banking products
- A unified 360 degree view into the customer's relationship with the bank across product lines and geographies



- Personalized products offered at the right time through the right channel
- Information dissemination through effective marketing campaigns

### Finacle consumer e-banking

Respond to customers' growing demand for retail banking on-the-go in real time with:

- Online account inquiries, fund transfers, credit card and mutual fund payments and remittances
- Online payments to individuals or institutions, electronic bill presentment and payment for utility bills and two-way multi-channel alerts

### Finacle corporate e-banking

Corporations and small businesses demand the same conveniences as your retail customers. Empower them with:

- A single unified view of their corporate banking relationship across asset and liability products, limits, trade finance, and cash management
- Anytime, anywhere access to real-time consolidated information
- Multi-currency, multi-lingual, multi-entity, and multi-branding online products

### Finacle mobile banking

Give your retail and corporate customers a rich, secure and multichannel enabled

banking experience on feature phones, smartphones and tablets. The solution works on a variety of platforms including Android, iOS, Java, Windows, and RIM and offers a broad range of access modes – such as downloadable application, mobile web, SMS and USSD.

- Comprehensive banking and payment services such as account management, account aggregation, mobile financial management and contactless payments
- Open up new revenue streams by rolling out value added services such as mobile commerce and ticketing

Solution functions in tandem with disparate host systems, core banking solutions, payment networks and third-party applications.

### Finacle multichannel framework

An enterprise-class channel management solution that empowers banks to drive customer loyalty by providing a seamless cross-channel experience.

- This unified channel management framework centralizes channel rules and business processes to accelerate launch on new channels. It orchestrates interactions between various channels and back office solutions to fast-track introduction of new products and services across channels

- Banks can leverage this solution along with their existing channel applications to reduce the TCO significantly.

### Finacle treasury

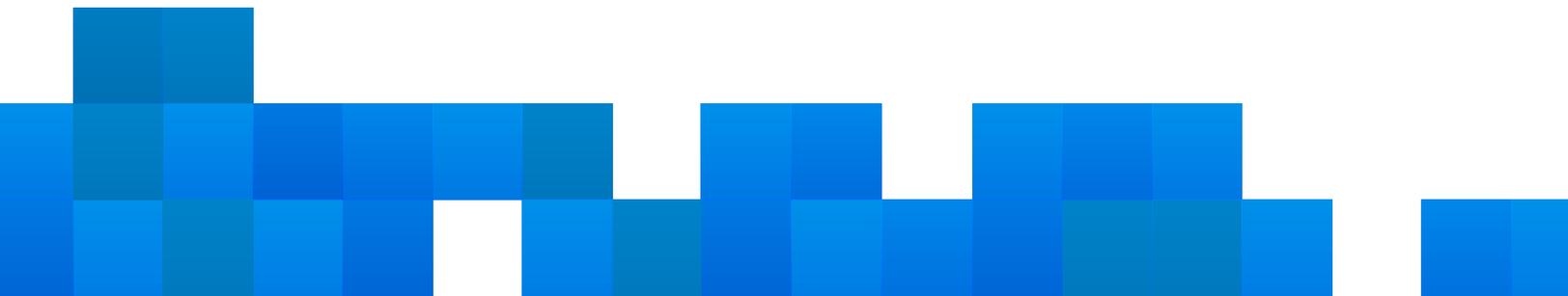
Bring the advantage of an integrated yet modular front, middle, and back office solution to your treasury operations.

- Manage trading, risk management and processing for a broad range of asset classes on a single integrated platform. Support for foreign exchange, money markets, fixed income securities, interest rate derivatives, equities and their derivatives, credit derivatives, precious metals and structured product
- Middle office features such as integrated market and credit risk management (including value at risk), limits management and liquidity management
- Comprehensive dealer friendly front office module that enables efficient and automatic deal capture from dealing platforms

### Finacle payments

Modernize your payments with the advanced enterprise payments services hub:

- The solution manages end-to-end payments lifecycle and processes payments regardless of payment instruments, originating channels, hosting modules and payment networks.



- The SWIFT ready solution is designed leveraging ISO 20022 standards to deliver seamless interoperability across various global and local payment networks.

### Finacle wealth management

Create new revenue streams by offering high net worth individuals and the mass affluent, products and services powered by the Finacle wealth management solution.

- End-to-end processing of investment products across asset classes including structured products, equities, mutual funds, insurance, bonds, futures and options
- Unified solution for wealth management needs of front office, mid office and back office
- Straight through processing across wealth and core banking functions – such as limits management, payments
- Rule based design to accelerate launch of new products such as dual currency deposits, principal protected deposits, range accrual deposits, mutual funds, and insurance products

### Finacle Islamic banking

Offer Shariah-compliant products to customers and address their needs for

Islamic banking along with international offerings.

- Solution offers a flexible and varied feature repertoire for banks to design and deploy products for varying market segments, based on different Islamic concepts including Mudarabah, Murabaha, Ijarah, Istisna, Kafalah and Tawarruq. The solution also offers a wide range of possibilities for business users at the bank to create products and embellish them with innovative features
- Unified, Comprehensive, Real time view of the client across the enterprise –covering both Islamic & non Islamic products

### Finacle origination

Simplify and strengthen the complete credit lifecycle, across retail and commercial loans with this enterprise loan origination solution

- Supports the end-to-end credit lifecycle – from customer application to credit analysis and decisioning, followed by loan onboarding and credit monitoring – across various types of loans, ensuring cost efficiencies and optimum control.
- Advanced rule-based underwriting and integrated credit monitoring

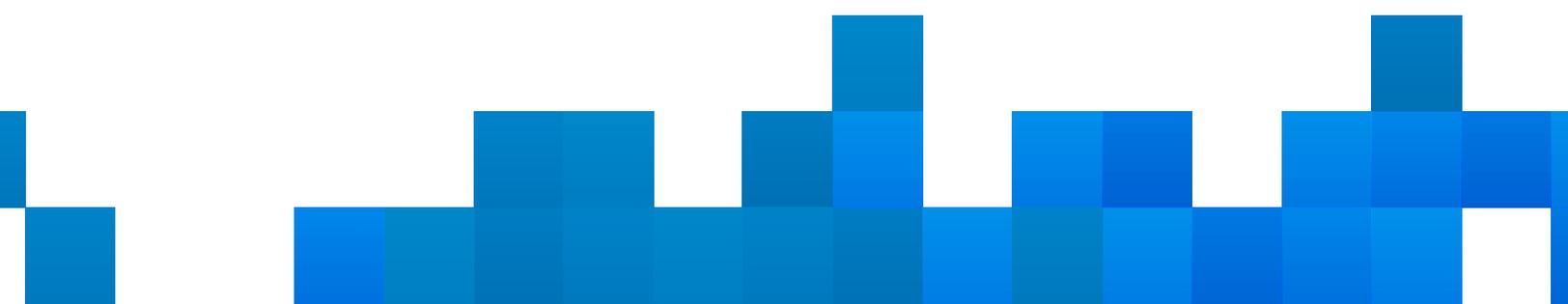
capabilities, which empower banks to control risk and achieve higher credit quality to increase profitability.

### Finacle liquidity management

- A front-to-back office liquidity management solution to offer a comprehensive range of services to corporate clients to identify, manage and optimize liquidity.
- Cross-border, cross-currency, cross-bank liquidity management capabilities optimize liquidity by leveraging techniques, such as notional pooling and target balancing
- This multi-channel enabled solution empowers corporate clients to see graphical views of liquidity positions on-the-go across devices to accelerate decision-making.

### Finacle offers and catalog

A first of its kind solution for the banking industry that empowers business users to create and publish offers across channels instantly to accelerate new business acquisition. Its interactive catalog delights and empowers customers with retail industry like shopping experience and enables banks to right-sell more successfully.





### Finacle Analyz

Get the advantage of access to holistic customer analytics through both insightful business reports and rigorous statistical models. Cross-leverage this analytic output to strengthen customer engagement and management strategy; enable your bank to institutionalize customer relationships and differentiate the service experience.

### Finacle Advisor

Leveraging Web 2.0 principles and recent technological advances in the IP convergence space, the solution brings to your bank's self-service channel the comfort of human intervention through 'triple play' - video, audio and data communication along with co-browsing.

### Finacle Finanz tools

Engage your customers with personalized graphical product illustrations. These are simple-to-use financial calculators, simulators, and modelers that precisely model how financial products work, and

convincingly demonstrate their benefits and features. They help your customers to search and select from a 'meaningful choice' of products, significantly shortening time-to-purchase.

### Finacle Watchwiz

This holistic 'glass box' view of Finacle will empower your bank to proactively monitor and analyze critical operational health parameters. It is a comprehensive monitoring console that delivers integrated 24X7 monitoring and management services for Finacle and its extended infrastructure, in addition to supporting applications within the environment.

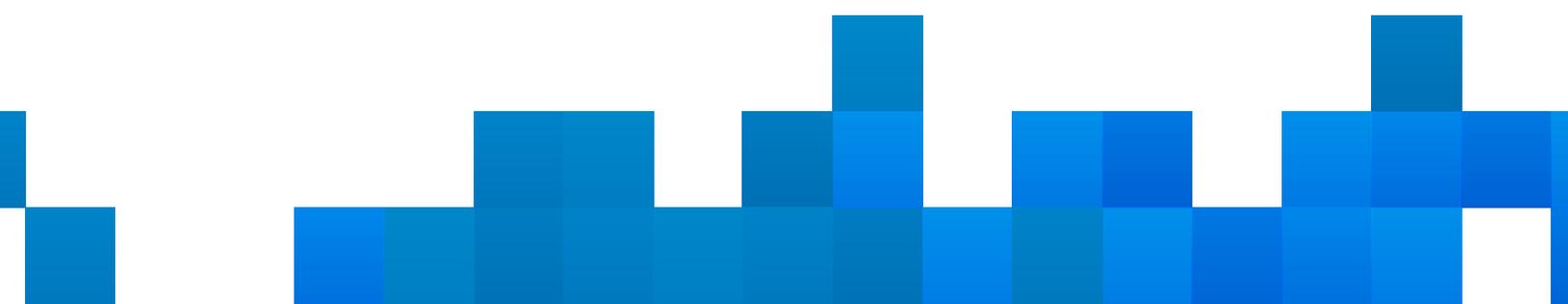
### Finacle Digital Commerce (FDC)

Finacle digital commerce solution leverages the power of digital money to unlock new revenue streams, extend distribution reach and foster customer loyalty for financial institutions, telecom service providers and retailers. The solution powers revenue growth by enabling

service providers to facilitate peer to peer (P2P), domestic and international remittances, utility bill and proximity (contactless/NFC driven) payments. Its ability to onboard and manage agents using digital channels provides a cost effective way to reach out to remote customer segments. Additionally, it fosters customer loyalty by delivering cashless convenience to consumers through digital wallets supported across multiple channels such as mobile, Internet, ATM, kiosk and IVR.

### Finacle solution delivery platform

Complex business transformation requires an integrated tooling approach across the stages of implementation. Our platform has all the tools, processes and automation for transformation success built into it. This platform glues both custom and off-the-shelf tools to provide role and stage-specific dashboards for convenient transformation tracking and management.



## When you step into tomorrow...

### Is your bank ready for tomorrow?

The ability to scale and grow with increasing demand is key to the health and prosperity of a bank. With an advanced platform that accommodates both organic growth and the integration of multiple systems, Finacle universal banking solution prepares your business for tomorrow.

### How does your customer want to bank?

The Finacle multi-channel framework enables your customer to bank on a channel of choice with the assurance of a unified and rich service experience. Our 360 degree customer view and robust analytics help you offer personalized products and a vastly enhanced customer experience.

### Wouldn't it be nice to launch and modify products and services with ease?

Our SOA enables banks to build a truly agile business, which means your teams can factor in changes to the business

platform, business rules and processes, on demand, in readiness for changing business conditions.

### Yes, we understand what it takes to go global

Finacle is built to support multi-currency accounting, multiple legal entities, business across multi-time zones and multilingual transactions. The solution empowers your business to comply with global regulations while also gearing you to manage local operational and compliance mandates.

### Are you operating at your peak?

Operational efficiency is a key measure of a bank's success. With industry-leading best practices, Finacle 'from Infosys' has been helping banks around the world maximize their efficiency and get the most out of the investment they've made.

### Wouldn't it be great to be 'tomorrow-ready'?

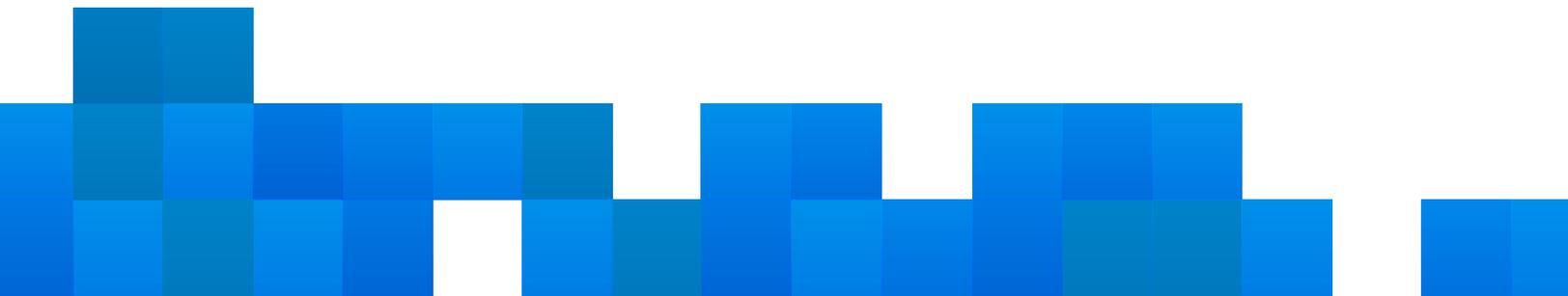
Finacle is backed by Infosys' pioneering low-risk Global Delivery Model (GDM).

It can accelerate schedules without sacrificing cost predictability. The company's project management methodology, InRIM (Infosys Rapid Implementation Methodology), ensures rapid, smooth, and successful deployment minimizing the risks of transformation. Banks deploying Finacle have experienced an annual return on investment of up to 55 %.

## Finacle helps build tomorrow's bank, today

Finacle from Infosys partners with banks to simplify banking and arms them with 'accelerated innovation' to unlock the value levers of their business. Creating and launching new products and services faster, increase right-sell efficiencies and customer delight, while optimizing processes to support agile and cost-efficient operations have never been easier.

*Bring customers to tomorrow's bank with Finacle universal banking.*



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## About Infosys Finacle

Infosys Finacle partners with banks to simplify banking and arms them with 'accelerated innovation' to build tomorrow's bank, today.



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For more information, contact [finacleweb@infosys.com](mailto:finacleweb@infosys.com)

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