Accelerate Digital Transformation

Finacle Corporate Banking Suite
Corporate Banking Business Today

Battling headwinds in all directions
The corporate banking business continues to face challenges on multiple fronts. The geo-political and macroeconomic conditions remain uncertain. Regulators are piling on the pressure to cut non-performing assets and shore up capital, further increasing compliance costs. Competition is stretching prices to breaking point. New competitors with innovative business models and superior digital offerings are disrupting the old order and raising the bar for customer experience.

Softening demand for Commercial and Industrial Loans
Several mature markets such as North America and Europe are facing shrinking demand for commercial and industrial loans. Consequently, as interest based incomes, their mainstay, weakens in a sluggish lending environment, corporate banks face vulnerability in their core source of income.

Shrinking profits in key segments
Corporate banks are losing profitability and reportedly one in two globally have returns below the hurdle rate. On the back of loan losses and inadequate uptick on non-lending products, margins are shrinking fast worldwide.

Small and medium business banking customers are increasingly disloyal
Arguably, the biggest challenge facing corporate banks is the shrinking loyalty of small and medium business clients. Like their retail counterparts, business banking customers are willing to move to the bank that understands and serves them with the most cost efficient solutions.

YET READINESS TO TRANSFORM CORPORATE BANKING IS LOW
A key way to meet the disruption is through digital transformation. However, most corporate banks are not ready, or willing, to change. The biggest reason is legacy IT, ridden with complexity and cost. Even today, most banks continue to juggle disparate systems, product silos and inefficient, manual processes that together drain resources and inhibit performance, innovation and growth.

Impact on business performance and outcomes
- Inability to automate processes to reduce costs
- Sluggish speed to market, for new product introductions
- Inability to innovate with ecosystem
- Suboptimal customer experience
- Spending on maintenance, rather than strategic initiatives
- Inability to anticipate customer needs and craft tailored solutions
Accelerate Digital Transformation, Now

This is the time for corporate banks to reimagine their business to stay relevant in the digital age. Broadly, this journey includes:

**Digitize the core**
Corporate banks should modernize their legacy systems into componentized structures for digital platform-led journeys. Straight through processing and process automation will bring down costs while increasing agility.

**Drive open banking through APIs**
Leverage business APIs to enable data sharing and collaboration with customers and ecosystem partners. This would accelerate innovation and also set the stage for exploiting synergies between banks and their corporate’s enterprise systems.

**Redesign channel experiences**
Business clients are making the same demands for high quality experience as retail banking customers. Banks need to refresh their channel strategies such as banking on the go and always-on communication with relationship managers (RM).

**Empower RM with digital tools**
With corporate customers expecting more from their relationship managers, the latter must have access to information and self-service tools even on the go. With digital technology, RMs can structure range-bound loans, customize prices and products, and meet many requirements of their corporate clients, beyond the intermediations inside the bank.

**Pursue insights-driven banking**
Analytics will play a huge role in corporate banking in the digital age. The role of RMs will evolve from pushing products to offering strategic, actionable advice to clients based on insights about their industry and their organization. The goal will be to create winning propositions for both the bank and its customers.

**Prepare for greater regulatory oversight**
As corporate banks come up against an increasing amount of regulation, stipulating tighter control of balance sheet and liquidity, stricter limits, higher provisions and buffers, and tougher norms for client protection, digital technology can come to their rescue by improving efficiencies and lowering cost of compliance.
Finacle Corporate Banking

Accelerate your journey towards truly digital corporate banking

Finacle Corporate Banking is a comprehensive solution suite built on an advanced architecture. The solution addresses the trade finance, lending, syndication, payments, origination, limits, collaterals, treasury, deposits, liquidity management, online banking and mobile banking requirements of corporate banks worldwide and enables them to deliver customized offerings to enterprise clients of all sizes.

Finacle has helped corporate banks around the world reimagine their business with digital technologies to drive new revenue streams. The solution leverages emerging technologies such as blockchain and advanced analytics to offer impressive benefits to banks and their clients.

The Finacle promise:

- To empower corporate banks with the agility they need for continuous innovation and accelerated growth.
- To provide a robust platform that offers corporate customers nuanced, contextualized offerings.
- To enable extensive automation, straight through processing and operational excellence.
An Industry-leading solution suite designed to accelerate your journey towards truly digital corporate banking

- Agility for Innovation & Growth
- Enhanced Customer Propositions
- Operational Excellence and Risk Mitigation

- Comprehensive, Componentized Suite
- Advanced Architecture
- Simplified Transformation
Digital technology is shaking up the competitive landscape and economics of corporate banking. As enterprises in all industries digitize rapidly, they need banks that can match their expectations of a sound value proposition, tailored solutions and highly efficient delivery of banking services. This is only possible when corporate banks also modernize their legacy core systems with a robust digital platform, that is packed with the latest capabilities.

Finacle Corporate Banking meets and exceeds these expectations. A comprehensive, componentized platform of corporate banking solutions, it allows you the freedom to choose products that match your bank's business priorities, and the flexibility to decide when to deploy or upgrade a particular component. What's more, Finacle enables your bank to transform at one go, or in a progressive, phased manner.

With Finacle, your bank gains a wide range of enterprise-level products with rich business functionality that can be delivered on all channels. No matter how big or complex your business is, Finacle will give it a firm foundation of functional capability, architecture and delivery readiness.

**Key solutions include:**

**Enterprise Customer Management**

**Corporate Deposits** – Checking Account | Term Deposits

**Corporate Lending** – Overdrafts | Loan Origination | Loan Servicing | Leasing | Syndication | Securitization | Delinquency Management | Limits Management | Collateral Management | Islamic Financing for Corporates

**Trade Finance** – Documentary Credits | Bank Guarantee | Invoice Management | Bills and Collections | Document Management | Deals and Forward Contracts | Remittances | Open Accounts | Financing | Receivables | Islamic Trade

**Corporate Liquidity Management** – Pooling | Sweeping | Inter/Intra company loan agreements | Virtual accounts

**Payments Hub** – ISO20022 based, swift certified enterprise payments hub

**Treasury** - Cross asset classes - Foreign exchange, money markets, equities, fixed income, FX and interest rate derivatives, hybrid and structured products, credit derivatives, cash equities and mutual Funds, commodities, Islamic treasury products | Trade Management | Risk Management | Deal Life Cycle Management | Limits Management

**Blockchain Powered Solutions** - Finacle Payments Connect | Finacle Trade Connect

**Corporate Digital Engagement Suite** – Online Banking | Mobile Banking | Open APIs for ERP integrations
Corporate liquidity management transformation

Emirates NBD wanted to respond to its treasury customers’ call for a real-time liquidity management solution that could provide an aggregated view of global accounts. With the Finacle liquidity management solution, Emirates NBD clients can now design their unique cash management policies to manage receivables, payables, account services and investments, efficiently. The initiative helped improve stickiness with corporate clients significantly, while also delivering a remarkable seven times return on technology investments.
Advanced Architecture

Future proof your business

Corporate banking today faces unprecedented flux, as multiple disruptive trends collide with traditional business models. To be a winning corporate bank, it requires imagination on several fronts - acquiring clients, building and selling products, managing pricing, integrating across channels, collaborating with ecosystems, mitigating risks, and streamlining internal and client-facing processes.

Digital leaders in corporate banking believe technology will profoundly impact their business throughout the value chain. But the technology environment in many banks – complex legacy solutions built on obsolete technology and existing in silos – is not quite ready to change. Corporate banks need to overcome this challenge and adopt a modern platform built on advanced architecture in order to become agile, flexible and scalable.

The Finacle Corporate Banking suite, which is built on the most advanced architecture in the industry, offers the above benefits and more:

Enterprise-class components such as payments, origination and liquidity management, creating unified processing hubs across business units and enhancing efficiencies.

Services oriented architecture, creating both fine and coarse-grained functionalities, extending usability and increasing business agility.

Open APIs across the suite, enabling collaboration with ecosystem partners for introducing new products and digital service innovations.

Ready made integration adaptors and compliance with industry standards, lowering integration costs and enabling enterprise-wide straight through processing capabilities.

Extensibility framework with GUI (graphical user interface) based toolkit, extending the product to meet unique needs.

Multi-entity, multi-currency, multi-time zone capabilities, standardizing and centralizing operations across international and domestic subsidiaries.

Business workflow management capabilities to automate, streamline and optimize processes.

Progressive cloud journeys, with our partners such as AWS, MS Azure, Oracle and IBM for improving agility and lowering TCO.

Scalable, secure and proven technology, consistently rated best-in-class by leading industry analysts.
Infosys Finacle positioned as a Leader in The Forrester Wave™: Global Digital Banking Platforms, Q3 2018

“EdgeVerve builds its banking platform on a strong architectural foundation. Today’s architecture shows ingredients such as a service-oriented architecture (SOA), a strong decoupling from data and business logic, built-in API management, and — to some degree — micro services. Broad and rich off-the-shelf business capabilities support corporate and business banking.”

- Jost Hoppermann, Author of The Forrester Wave™: Global Digital Banking Platforms, Q3 2018
Today, multiple disruptive forces are threatening the fundamentals of corporate and business banking. Fintech companies and challenger banks, with their technology led models, low costs and superior experience, are at the forefront of leading changes. As new technologies emerge, they create new markets and consequently new competition for corporate banks. This poses challenges, but at the same time, opens up opportunities for banks that are willing to transform and meet emergent expectations. Finacle enables banks to transform with agility, and in risk-mitigated fashion.

Whether it is a big bang switchover, progressive deployment or complete overhaul, Finacle helps your bank transform at its own pace. The following tenets simplify transformation as well as minimize its risks:

- **Finacle reference bank models for cutting complexity and time**
  Leverage our rich experience in more than 100 countries, global best practices and innovations, as you transform your bank. Our reference model provides geo-specific parameterization so you can roll out products meeting local requirements. Ready interface adapters facilitate connections with external interfaces, such as local payments systems and third party agencies to further expedite the setup process. You can easily customize the best global process models to meet local reporting and compliance requirements too.

- **Phased transformation for maximizing business outcomes**
  The fully componentized structure of the Finacle Corporate Banking suite allows you to set up flexible modernization milestones. This clearly reduces your bank’s transformation risks while accelerating the benefits of modernization. The business priority mapping and value realization models continually assess transformation progress and outcomes.

- **Agile delivery for progressive launches**
  Finacle implementations are done with agile methodology. Our approach enables your bank to achieve solution excellence, while frontloading risks and practicing strong governance.
Powering progressive global modernization for India’s largest bank

Multi country transformation across 27 countries in record 24 months

Time to market for new products dropped from 3-6 months to less than 30 days

Key solutions deployed include corporate deposits, corporate lending, trade finance, online and mobile banking

**Simplified and risk-mitigated transformation**

**Reference bank**
- Global best practices + innovations + localized solution
- Coverage for local products - parameterization for geo-specific innovations
- Interface adapters for local payments systems, third party agencies

**Phased transformation**
- Progressive modernization
- A phase-wise approach
- Business priority mapping and value realization

**Agile delivery**
- Industry leading agile practice
- Progressive launches
- Risks management and strong governance

**SBI**

Americas
- Bahamas, Canada, USA, NY, Chicago

EMEA
- Belgium, France, Germany, United Kingdom, Bahrain, Israel, Maldives, Saudi Arabia, Oman, Qatar, UAE, South Africa

APAC
- Australia, Bangladesh, India, Sri Lanka, China, Hong Kong, Singapore, India, Indonesia, Japan, Mauritius, Nepal, South Korea
Agility for Innovation and Growth

Making corporate banks ready for digital ecosystems

The traditional model, where every corporate bank manufactures and distributes its own products and services, through channels that it owns, is quickly breaking down. Progressive corporate banks realize that the future is all about building a platform business by tapping new and diverse partner networks within a larger ecosystem.

The new age corporate banking dynamics will therefore entail a digital product engine, which will not only host its own products such as corporate deposits, loans but also enable access to complementary partner products such as insurance, joint products such as syndicated loans, blockchain based digital ecosystems, and placement of third party competing products.

The bank’s role will shift from that of monolithic pipeline to aggregator and marketplace operator for financial and non-financial offerings. In parallel, the bank will change focus from merely pushing products to recommending contextual offerings built to suit the needs of the industry segments in which its corporate clients operate. Last but not least, it will bring third party channels on par with its own.

Finacle’s Approach

- Delivers open APIs for ease of collaboration with partners, FinTech companies, corporate clients, and the extended developer ecosystem.
- Finacle AppCenter brings an ecosystem of large partners and FinTech startups to complement the Finacle solution suite, and provides a marketplace for accelerating corporate banking innovation.
- Blockchain based networks to digitize cross-border payments and trade finance processes.
- Extensive product capabilities such as structured products, product bundling and product templates, together with extensive parameterization help innovation led growth.
- Access to global innovations built on best practices from implementations in over 100 countries, with localization components, help to meet local practices and extend the solution independently.
- Innovation flagship programs such as the banking visionaries’ council, Finacle client advisory board, joint hackathons, and design thinking led workshops bring together Finacle thought leaders and banking experts from across the globe for enhancing innovation.
API based trade finance innovation at one of India’s fastest growing banks

Corporate clients of RBL Bank using trade finance services make a number of enquiries. Earlier, the process of answering a query involved multiple steps and required manual intervention. To make the process seamless and independent of staff, the bank has implemented an API based trade finance innovation, enabling corporate clients make enquiries directly from their respective ERP solutions/applications and receiving responses from the trade finance and core banking system directly. The highly secure, open APIs have automated the manual process, ensuring shorter turn around, risk minimization, and deeper integrations with corporate workflows.
Corporate customers have the same expectations as retail consumers for agile, tailored and seamless banking. As companies rapidly digitize their business, they expect their banks to keep pace. This means corporate banks need new operating models that deliver products and services across channels in a cost effective way and fulfill new customer needs through innovation.

Corporate banks must also harness the power of data-led insights to understand corporate customers better, identify business opportunities, and reduce costs. Data analytics will enable banks to discover new opportunities with existing clients, proactively preview customer behavior such as product types, billing volumes and prevent attrition, spot pricing improvement opportunities, predict defaults accurately and mitigate risks better.

**Enhanced Customer Propositions**

**Enabling consumer banking like digital experiences for your corporates**

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**Finacle’s Approach**

- Finacle Digital Engagement Hub helps banks design tailored corporate customer experiences across channels, applications and devices.
- Finacle Corporate Online Banking and Finacle Corporate Mobile Banking gives clients seamless access to key corporate services, empowering them with digital self-service capabilities.
- The enterprise level dashboards provide graphical views of liquidity positions on-the-go, cash flow forecasting and liquidity management structuring options.
- A unified 360-degree view into customer relationships across product lines and geographies to anticipate corporate needs and craft tailored solutions.
Powering Santander UK’s International Cash Management System

“Using Finacle solutions, Santander will provide our corporate customers a single point of access to better manage their interbank global commercial cash flow conveniently and securely. It represents a significant part of GTB UK’s channel strategy, helping to prepare the bank for its shift towards serving its digitally enabled corporate clients.”

Bart Timmermans, Head of Global Transaction Banking (GTB), Santander UK

Referring to Finacle solution for Cash Management Transformation
Operational Excellence and Risk Mitigation

Resetting your operational indexes for the digital world

The corporate banking value chain is opening up to new players and business models built on the latest digital tools, such as robotics, big data, AI, and blockchain. The only way traditional banks can stay in the game is by adopting these tools and business models.

Those that automate corporate banking activities will end up with agile processes, higher efficiencies, better customer experiences, and on the winning side.

Finacle’s Approach

- Offers traditional automation levers such as rule based STP and open APIs across core systems to automate integration and enable seamless information flows.
- Leverage enterprise-wide process engines to orchestrate business processes and enhance automation.
- Design new standards for interoperability for the industry with firms such as BIAN and IFX.
- Accelerate operations by applying a native robotic process automation tool.
- Deliver AI driven automation through the knowledge based artificial intelligence platform Infosys Nia.
- Automate inter-organizational processes through blockchain based permissioned networks for areas such as international payments and trade finance.
- Comprehensive risk management capabilities across the core enabling unified real-time view of exposure, global limits across group entities, collateral management, and covenants monitoring for tighter control.
- Support multi-tenancy on a single instance of application, infrastructure and database enables banks to centralize operations or create regional hubs across multiple countries, time zones and languages.
ICICI bank, a leading private sector bank in India has enabled inter organization automation leveraging blockchain. The bank has on-boarded over 250 leading corporates for domestic / international trade finance transactions on the blockchain network. Built on Finacle Trade Connect, the blockchain solution simplifies the paper-intensive trade finance process by bringing counterparties on the same platform, enabling decision making in near real time. The network participants can track documentation and authenticate ownership of assets digitally and execute a trade finance transaction through a series of encrypted and secure digital contracts.
Our Clients Have Leveraged Finacle To Gain Outstanding Value.

Here are few of the successes that our clients have seen:

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<tr>
<th>Percentage</th>
<th>Description</th>
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<tr>
<td>35%</td>
<td>Average reduction in transaction costs through automation, process optimizations, and seamless integration across disparate applications and multiple channels.</td>
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<tr>
<td>37%</td>
<td>Average reduction in product roll-out efforts due to flexibility of the solution enabled with extensive parameterization and extensibility.</td>
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<tr>
<td>21%</td>
<td>Average improvement in time to serve customers due to a unified and real-time view of customer and family relationships, transactions and interactions.</td>
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<tr>
<td>7.2%</td>
<td>Points lesser cost-to-income ratios, on an average, than others.</td>
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* Assessment of the top 1,250 banks in the world by The Banker

* An independent client survey
Experience That Speaks for Itself

Year after year, Finacle is chosen as a leader in independent industry assessments by major analyst firms.

**Industry leading solution**

**IDC**
Rated as a leader in IDC MarketScape: Worldwide E2E Corporate Banking Solution Providers 2019

**Kapronasia**
Rated as a leader among Payment Hub solutions by Kapronasia in their research titled '2018 Asia Pacific Vendor Landscape: Payment Hubs'

**Forrester**
Rated as a leader in The Forrester Wave™: Digital Banking Engagement Platforms, Q3 2019
Rated as a leader in The Forrester Wave™: Global Digital Banking Platforms, Q3 2018

**Ovum**

**Industry recognitions for Finacle solutions and transformation programs**

**Celent Model Bank Award for 2018**
A consortium of seven leading banks in India powered by Finacle's blockchain based trade network

**Juniper Future Digital Awards - 2018**
Best Blockchain Deployment in Banking & Payments – Finacle Payments Connect
Best B2B Payment Platform – Finacle Payments Connect

**Infosys Finacle**
Recognised with "Best Digital Banking Technology" award at Banker Middle East awards 2018

**Infosys Finacle**
Recognised with "Most Innovative Technology Provider" award at Banker Africa - East Africa Awards 2018
Join the Finacle Digital Banking Community

Are you ready to start your journey?

The corporate banking digital revolution is on. Overcoming the disruption and keeping pace with corporates’ demands requires banks to become truly digital and to anticipate what tomorrow’s digital landscape may hold. Join the global community of corporate banking leaders who are innovating and transforming with Finacle.

Start your journey, today.

Contact us:

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About Infosys Finacle

Finacle is the industry-leading digital banking solution suite from EdgeVerve Systems, a wholly owned product subsidiary of Infosys. Finacle helps traditional and emerging financial institutions drive truly digital transformation to achieve frictionless customer experiences, larger ecosystem play, insights-driven interactions and ubiquitous automation. Today, banks in over 100 countries rely on Finacle to service more than a billion consumers and 1.3 billion accounts.

Finacle solutions address the core banking, omnichannel banking, payments, treasury, origination, liquidity management, Islamic banking, wealth management, analytics, artificial intelligence, and blockchain requirements of financial institutions to drive business excellence. An assessment of the top 1250 banks in the world reveals that institutions powered by the Finacle Core Banking solution, on average, enjoy 7.2% points lower costs-to-income ratio than others.