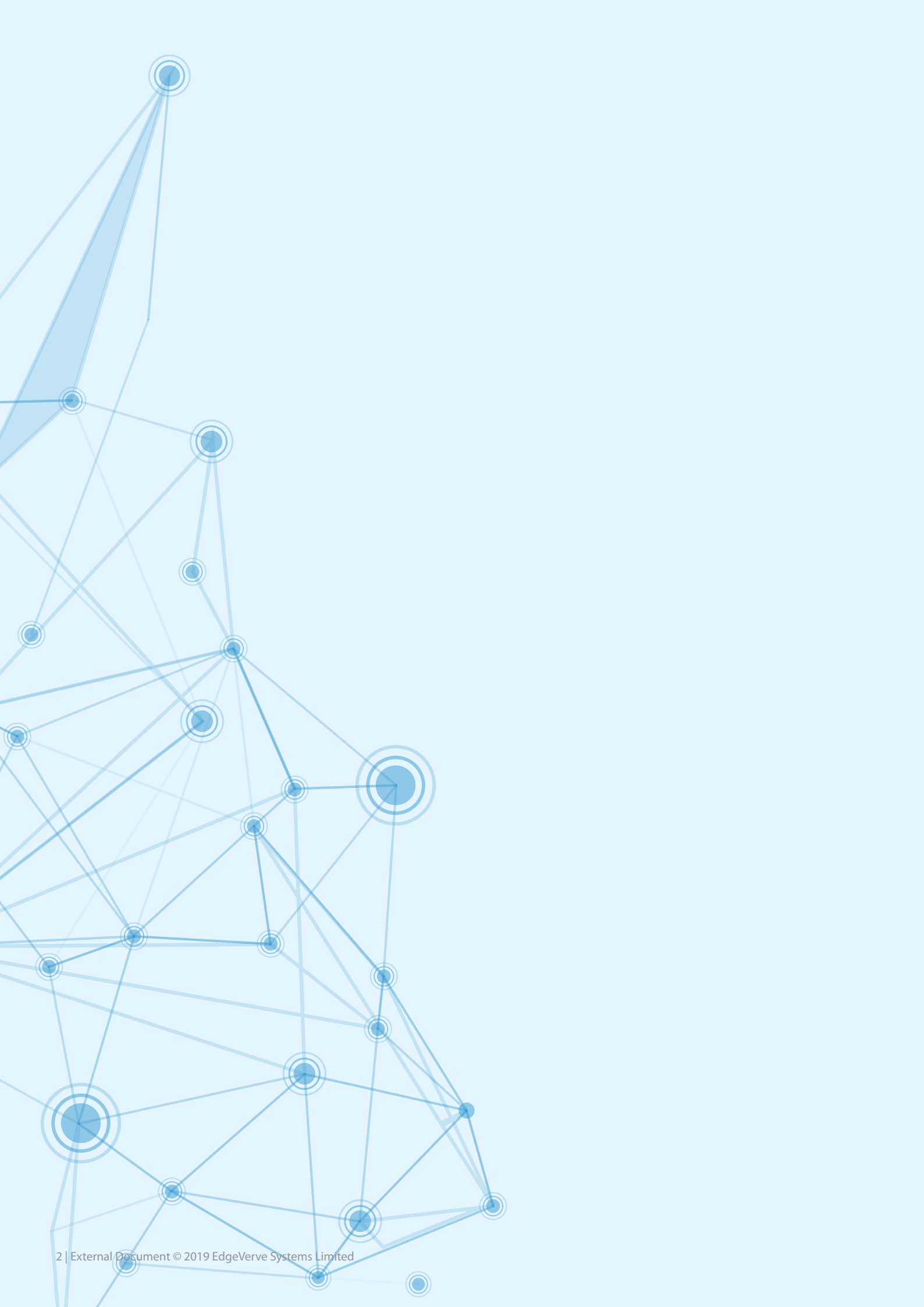




Delivering engaging customer experience

Finacle Digital Engagement Suite





Opportunity in the age of the empowered customer

Are you ready to take it?

Digital age banking customers are super-powerful. Well-informed, sophisticated and wired, they are challenging banks on every front. They don't seek traditional banking products and services, but rather, solutions that improve their financial well-being by enabling them to save, spend and invest more wisely. They demand personalized, frictionless experiences throughout their consumption journey. And they want the latest options – new touch points that are AI-enabled; new service models based on digital collaborations; and new intelligent services such as robo-advisory.

Fortunately, banks can tap a host of digital technologies to fulfill these expectations. This is just as well, because the consequences of ignoring their empowered customers needs can be swift and brutal, given the ease and willingness with which they switch banks. Open banking is lending impetus to this trend, allowing more and more digital innovators with unique value propositions to enter the fray.

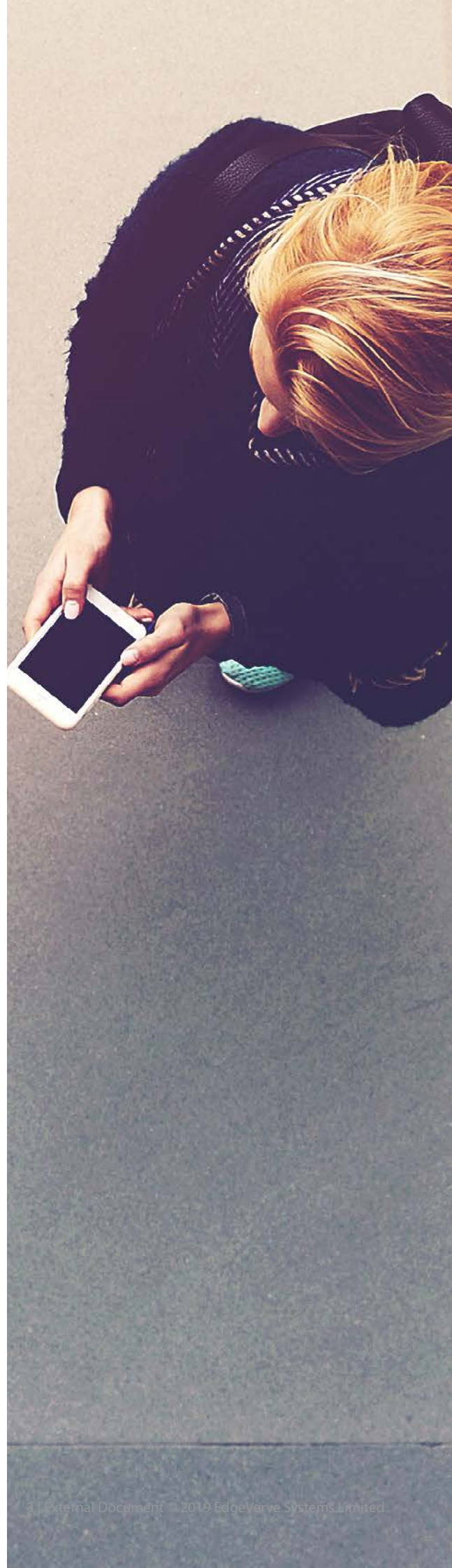
Such accelerating changes present both rewarding opportunities and tricky challenges. But the window of opportunity will not stay open forever. Only banks that are ready will reap the benefits.

STEP OUT OF THE SILO

It is worrying that not many banks are ready. They react to evolving customer expectations with ad-hoc fixes, focused at the customer experience. Such peripheral tactics are expedient but do not deliver the full impact of digital transformation. In fact, they often end up creating problems such as:

- Channel silos leading to fragmented, inconsistent customer journeys
- Closed systems that are not open banking friendly
- Analytical friction preventing banks from anticipating and serving customer needs
- Application silos that duplicate both technology stacks and costs

Banks need to break these silos with a holistic approach to customer engagement and experience management that puts customers at the center of every interaction, anticipates customer needs, and fulfills them equally well on all channels and devices.





Finacle Digital Engagement Suite

The Finacle Digital Engagement Suite is an advanced omnichannel solution that helps banks - onboard, sell, service and engage - retail, small business and corporate customers. The suite offers a broad range of traditional, modern and emerging channel experiences to every type of user – end customer, bank staff, external partner and trusted third party interacting via APIs.

The suite helps banks to achieve the dual objective of digital transformation – to optimize existing business processes, products and services to improve experience, agility, operational efficiency and security, while creating new digital products and services to drive new sources of revenue.

Highlights include:

- A unified engagement hub powering all channel experiences and enabling contextual, personalized interactions.
- Decoupled user interaction architecture offering persona-based experiences for simple, intuitive experiences.
- A broad suite of open APIs and strong innovation ecosystem powered by the Finacle App Center, that accelerate internal and external innovation.
- Advanced micro-services based, cloud-native architecture providing banks with the scalability to keep pace with rising digital interactions.
- A componentized structure allowing banks to take a flexible approach to transformation based on their business strategy.

Industry analysts have consistently recognized the Finacle Digital Engagement Suite as a market leader for its advanced architecture and delivering impressive results for its clients. The solution meets all types of needs of financial institutions throughout their transformation journey. Its comprehensive, versatile platform is enabling a number of banks – traditional, digital-born, global, regional – to grow on the strength of their superior customer engagement.

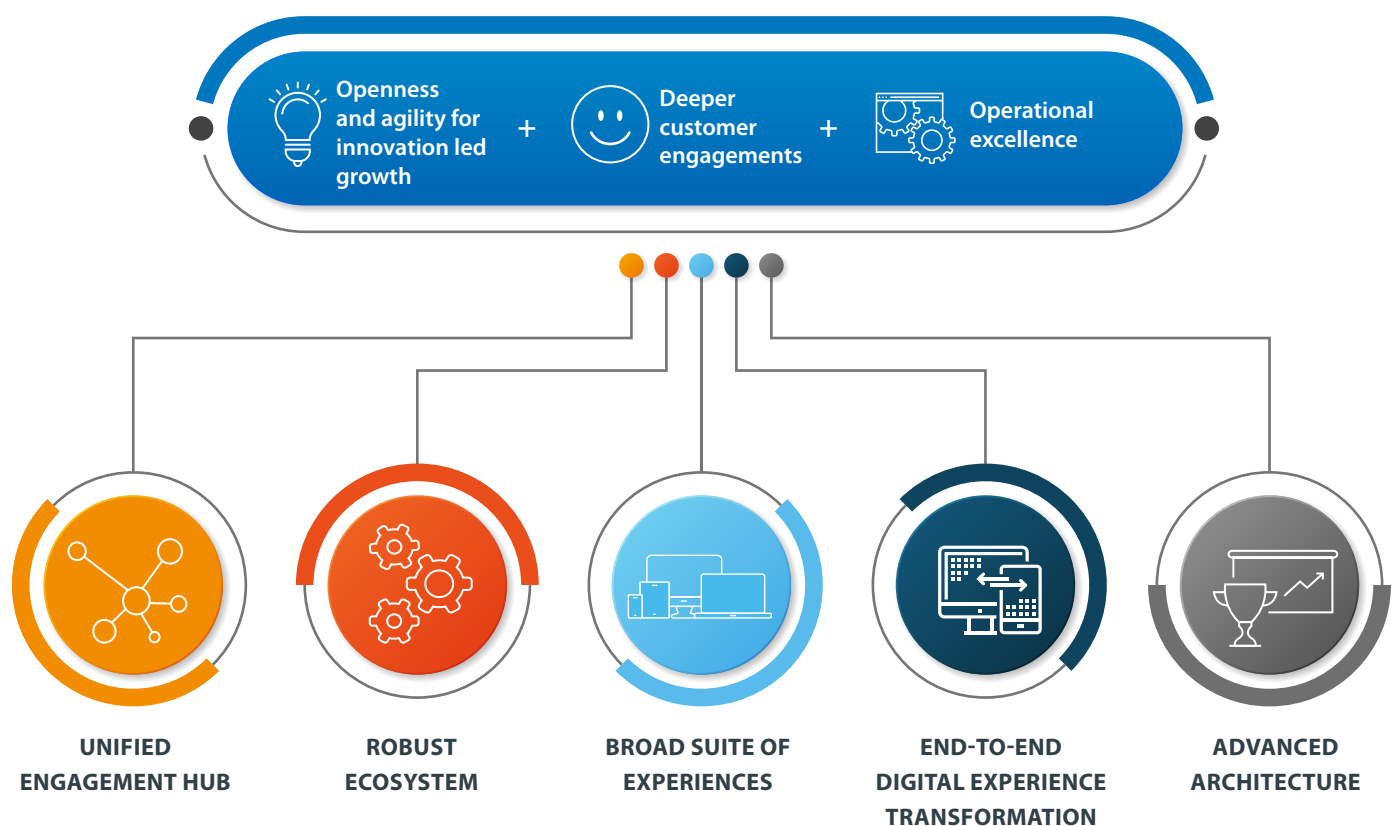
Our solution suite includes:

- Digital Engagement Hub
- Online Banking
- Mobile Banking
- Direct Banking
- Digital Wallet
- Digital Teller
- Youth Banking
- Customer Assist
- Finanz Tools
- Alerts

Our promise – to empower you to exceed customer expectations

Get ready to delight customers

The core promise of the Finacle Digital Engagement Suite is to enable banks to drive deeper customer engagements, openness and agility for innovation-led growth, and digital operational excellence. This is made possible by a unified engagement hub, a broad suite of digital experiences, industry-leading architecture, a robust ecosystem and experiences that are transformed from end-to-end.



“At United Bank for Africa, we have always looked to drive greater financial inclusion across Africa. It has become vital for banks to have a strong technology architecture in place to provide a customer experience at par with digital disruptors across channels while accelerating innovations across new business models. With Infosys Finacle, we now have a strong digital suite that enables the bank to drive growth while providing an exceptional banking experience to our growing retail, SME, institutional and corporate customers”.

- Kennedy Uzoka, Group Managing Director, UBA Group



1 Unified engagement hub

Powering contextual and personalized interactions

The Finacle Digital Engagement Hub is an enterprise-class system of engagement that powers insights-driven personalized customer experiences across channels, applications and devices. The hub works seamlessly with all back-end applications such as core banking, trade finance, payments etc., as well as channel applications such as mobile banking, branch solutions, and chat bots. It offers extensive capabilities to design customer-centric processes leading to consistent cross-channel journeys. An extensive set of APIs enable delivery of personalized experiences on various channel applications. Working seamlessly with both Finacle and non-Finacle applications, the hub allows banks complete flexibility in designing IT strategy.

Embedded analytical capabilities and unique engagement architecture combine to provide contextual and personalized interactions and experiences, on all channels and devices. Banks may deploy the digital engagement hub independently or integrated with other Finacle channel solutions.

HIGHLIGHTS INCLUDE:

- Customer-led engagement architecture supporting contextual experiences, robust cross-sales and nudges for financial well-being.
- Channel administration centralizing channel rules and processes on assisted and self-service channels.
- Context manager enabling seamless cross-channel customer journeys.
- Customer preferences and entitlements management enabling personalized channel experiences across devices and channels.
- Service administration for configuring and designing transactions and service experience across channels.
- Open API-driven design enabling innovation both inside the bank and in the partner ecosystem.

2 Robust capabilities and ecosystem

Empowering you to innovate rapidly and continuously

The comprehensive capabilities of the Finacle Digital Engagement Suite help banks onboard, sell, service, and engage their retail, small business and corporate customers on various channels and applications. The native capabilities of Finacle combine with partner solutions available in the Finacle App Center to provide a marketplace of solutions that help banks to innovate rapidly and continuously. Beyond technological prowess, the ecosystem approach of Finacle brings banks in touch with a vast business networks where they can tap popular non-financial offerings and present them to customers to deepen engagement.

HIGHLIGHTS INCLUDE:

- Customer onboarding elements such as digital ID authentication and eKYC facility allow banks to acquire customers in a quick, frictionless and digitized manner.
- Sales enablement of banks so they can use their vast data resources to identify opportunities to nudge customers to take a certain action that benefits them such as more savings, and smarter investments
- Servicing capabilities enabling banks to serve retail, business, and corporate customers better in transactional areas ranging from account management and payments to cash management and trade finance.
- Engagement through digital money management, alerts, messaging, and gamification for customer education, with the goal of improving financial awareness and action among consumers

3

Broad suite of experiences

Let customers experience your services everywhere

Finacle, along with its ecosystem partners, offers retail, wealth, small business and corporate customers banking experiences for multiple demographics on a broad range of traditional, modern and emerging channels, devices and applications including:

- Self-service channels, and assisted channels
- Internal users, such as bank staff as well as external users, such as agents and partners
- Touch, chat, and voice-based solutions
- Enabling open banking-based third party services, such as Google Pay and WhatsApp payments

4

End-to-end digital experience transformation

Assuring outcomes and success

Digital transformation has several dimensions to it. There are customer expectations, business goals, technology selection, channel choices and more to consider. Little wonder that many banks find it difficult to manage their transformation project or derive the full extent of its benefits.

Finacle service partner ecosystem, consisting of leading global system integrators, local partners and Infosys digital services teams, help resolve this by enabling access to digital experts who design and deliver end-to-end digital transformation. This starts with crafting the customer journeys using Design Thinking and customer experience best practices. This knowledge is used to design and shape customer experiences, which are quickly configured within the Finacle suite comprising the engagement hub, channel applications, and ecosystem capabilities, for execution. Finally, Finacle helps banks to scale their transformation initiative through agile delivery and by providing them with the agility to learn and evolve.



Advanced architecture

Engage customers with a robust foundation

Banks need a firm foundation of open platform and modern technology stack to take full advantage of evolving digital technologies. The Finacle Digital Engagement Suite provides that to banks, to keep pace with technological change as well as future-proof investments with easy and componentized upgrades.



OPEN APIs:

- Extensive RESTful APIs enable co-innovation with the external ecosystem.
- Banks can also set up API stores, embed services in corporate customers' business applications and engage developers through Hackathons powered by the Open API platform of Finacle App Center.



COMPONENTIZED, MICROSERVICES BASED ARCHITECTURE:

- The modular microservices architecture offers loosely coupled services.
- Banks may deploy and upgrade Finacle solutions selectively and progressively.



CLOUD NATIVE:

- Banks can go cloud-first for Finacle solutions on leading cloud providers such as AWS and MS Azure.
- Finacle supports production, development and testing across private, hybrid and public cloud environments.



MASSIVE SCALABILITY:

- Finacle has proven availability and performance in both simulated and live client environments.
- The solution is benchmarked to support 33,000 concurrent users and 550,000 transactions in 30 minutes.



DECOUPLED UI INTERACTION ARCHITECTURE:

- The solution's business components and decoupled user interaction architecture enables banks to design persona-based interfaces for simple and intuitive experiences.



TECHNOLOGY PLATFORM AGNOSTIC:

- Banks may run Finacle on a number of technology platforms – IBM, Oracle, Intel, HP.
- The solution also runs on complete open source stack



MULTI* CAPABILITIES:

- The solution supports multi-entity, multi-currency, multilingual, multi-time zone capabilities to support multinational operations.



EXTENSIVE SECURITY CAPABILITIES:

- Robust security protects infrastructure, data, and application layers.
- Capabilities at application level include multi-modal identity and access management, user role management, limits and exception management.





Deeper Customer Engagement

At the core of the Finacle promise of deeper customer engagement is customer-led engagement architecture. This is the engagement engine that makes it all happen, from anticipating customers' needs to nudging them to act in a certain way. By tapping four types of customer data as listed below, the engine supports the creation of extremely personalized and human-centric experiences:



Customer knowledge: This includes direct and derived data on demographics and relationship, sourced from the bank and other open banking providers on financial parameters, credit ratings to life stage events and preferences gleaned from social media.



Situational information: The engine taps information such as the time, location and type of interaction to understand what is happening with a customer at this very moment.



Preferences: The engine gathers both stated and implied customer preferences based on shared information and historical behavioral patterns.



Channel of interaction: The current channel of engagement of the customer is ascertained to offer channel specific propositions and content.

The customer-led engagement architecture uses the above knowledge to recommend effective actions, such as:

- Customer experience - through personalized content and delivery
- Financial well-being - through educational nudges
- Cross-sell/up-sell rates - through contextual propositions
- Fraud detection and prevention



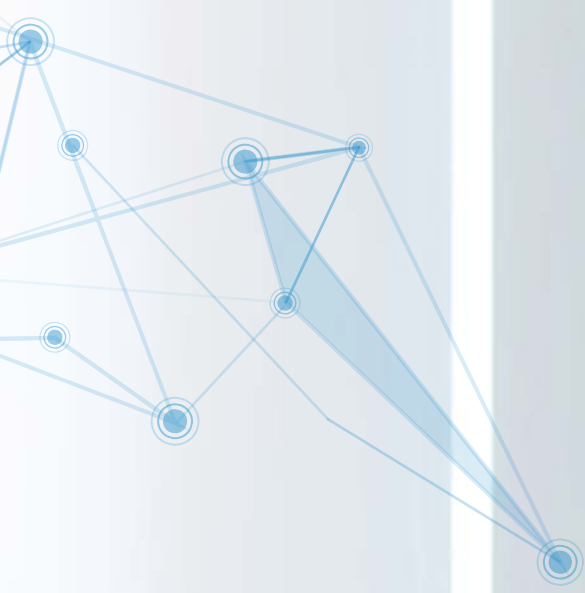
“Using Finacle solutions, Santander will provide our corporate customers a single point of access to better manage their interbank global commercial cash flow conveniently and securely. It represents a significant part of GTB UK's channel strategy, helping to prepare the bank for its shift towards serving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

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



Scan to know more





Openness and agility for innovation led growth

Digital businesses win, serve, engage and retain customers by continuously creating improved and new customer value. This requires cross-functional teams to experiment, learn, optimize, and adapt in an agile manner. Finacle enables banks to achieve this by offering a range of capabilities, including -



Unified digital factory to accelerate innovation internally

A unified hub offers centralized designing of customer journeys to be rolled out across touch points. The extensive parameterization enables services and transaction design to suit different types of business segment requirements. This centralized design and unified push allows banks to dramatically shorten time to market. It also supports the distribution of complete range of products and services on all channels.



Accelerating innovation with external ecosystem

Finacle help banks engage and innovate with external ecosystem by offering a large suite of open APIs. Using these APIs, banks can embed banking services into customer-chosen applications, such as ERP software, or offer those services on customer ecosystems such as social media platforms.



Growing marketplace for innovations

The Finacle App Center is a robust marketplace where an increasing number of global providers are offering new capabilities on top of Finacle APIs and solutions. Here, banks can access the best innovations and solutions relevant to their transformation needs and quickly deploy them.



Agile approach

Finacle is designed to help banks practice agile implementation, wherein they can quickly deploy only the components they need at first and enhance them later as required. It also provides the capability to do continuous integration and continuous deployment.





Digital operational excellence

With Finacle, banks can achieve operational excellence through:



Optimizing cross channel processes

Internal and customer-facing processes that are highly digitized, automated, streamlined or shrunk, with a view to improving their ability to rapidly respond to evolving customer expectations. For example, customer onboarding processes can be optimized to be completed within a few minutes.



Technology harmonization

A full suite of experiences that when deployed, eliminates the need for multiple/duplicate applications and technology stacks, to lower both total cost of ownership and ongoing cost of maintenance.



Enterprise-class suite

Unified suite to service various customer segments such as retail, wealth, small business and corporate customers



Multi-dimensional digital hubs

Multi-dimensional capabilities that global banks can leverage to create regional hubs to drive digital engagement. With this, banks create centralized capabilities to launch experiences and offerings anywhere in the world.



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



FORRESTER[®]

Forrester

Rated as a leader in The Forrester Wave™: Digital Banking Engagement Platforms, Q3 2017



Ovum

Ovum

Rated as a leader among digital banking in "Ovum Decision Matrix: Selecting a Digital Banking Platform," 2017–18



CELENT

Celent

Rated as a leader among digital banking solutions by Celent, 2016

Industry recognitions



Banker
MIDDLE EAST

Infosys Finacle was awarded the title 'Best Digital Banking Technology' at the CPI Financials Banker Middle East Awards.



Infosys Finacle Digital Suite offering was recognized at the Juniper Future Digital Awards for Commerce & Fintech.



NexGen Bank Awards

Infosys Finacle was recognized at the NexGen Bank Summit with award for – Best Digital Solutions Provider.



"EdgeVerve Systems is a market leader. Finacle Digital Engagement Suite provides a solid digital banking platform solution that caters to the needs of the digital economy and enables banks to deliver next-generation services on digital channels. Ovum recommends that banks shortlist the solution when considering their choice of digital banking platform."

- **Noora Haapajärvi**, Analyst, Ovum



Delivering engaging customer experience

Get ready to reimagine customer engagement

This is the age of the empowered customer, extensive competition and open banking that is fundamentally changing the way banks engage with customers. To thrive in this age, banks need a strong foundation underpinning their digital engagement strategy. The Finacle Digital Engagement Suite provides exactly this to help banks succeed in their environment.

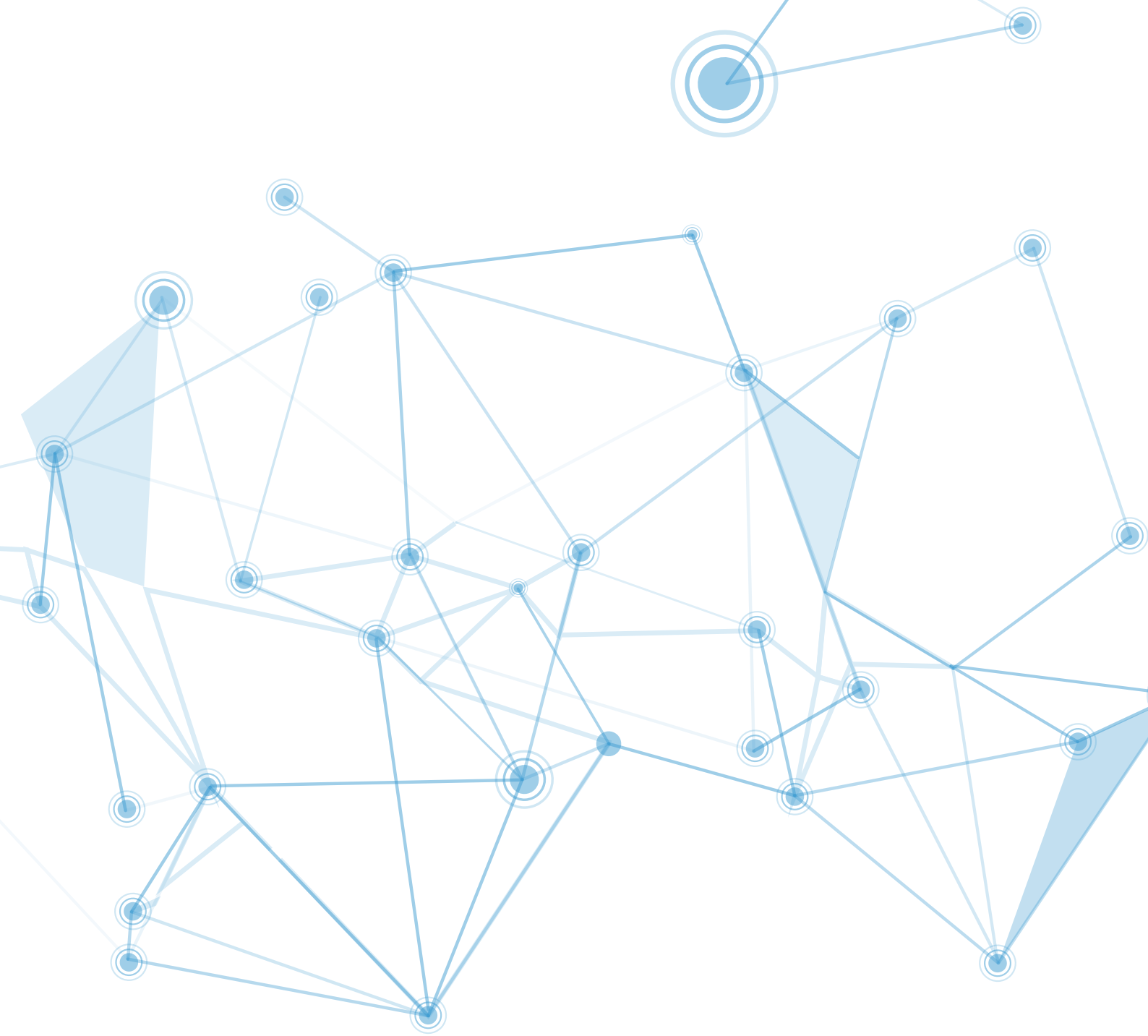
Join the community of global financial leaders who are taking their digital engagement strategy to new heights with Finacle.

Contact us today:

www.finacle.com

finacle@edgeverve.com





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.



For more information, contact finacle@edgeverve.com

www.finacle.com

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