

Scale Digital Leadership

Finacle Digital Banking Solution Suite



Inspiring Better Banking

100+ countries | Over a billion people | 1.7+ billion accounts

Who we are

Finacle is an industry leader in digital banking solutions. We partner with emerging and established financial institutions to inspire better banking.

Our cloud-native solution suite and SaaS services help banks engage, innovate, operate, and transform better to scale digital transformation with confidence.

We are a unit of EdgeVerve Systems, a wholly-owned product subsidiary of Infosys (NYSE: INFY), a global technology leader with over USD 15 billion annual revenues.

We are differentiated by our functionally-rich solution suite, composable architecture, culture and entrepreneurial spirit of a start-up. We are also known for an impeccable track record of helping financial institutions of all sizes drive digital transformation at speed and scale.

Today, banks in over 100 countries rely on Finacle to help more than a billion people and millions of businesses to save, pay, borrow, and invest better.



What we offer

Finacle solutions address the core banking, lending, digital engagement, payments, cash management, wealth management, treasury, analytics, AI, and blockchain requirements of financial institutions.

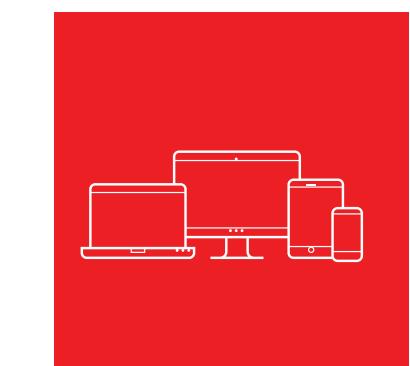
Finacle solutions support various modern and traditional customer engagement channels, enterprise capabilities, line of business components, and business segments, such as Retail, Wealth, Islamic, Business and Corporate banking.

Finacle's componentized structure allows banks to deploy and upgrade solutions flexibly as per their business priorities.

No matter your bank's size, type or persona, you stand on a foundation of robust functional capabilities, modern architecture, and proven delivery expertise to scale your digital transformation.

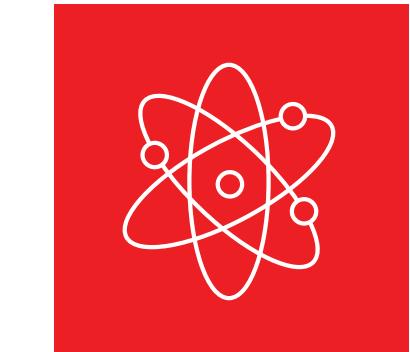


Cloud Native Solutions



Finacle Digital Engagement Suite

Online Banking, Mobile Banking, Mobile Teller, Direct Banking...



Finacle Digital Engagement Hub



Finacle Digital Business Engines

Line of Business Components

Deposits, Loans, Trade Finance, Leasing, Wealth Management, Islamic banking...

Enterprise Components

Cash Management, Origination, Payments, Limits, Collateral, Treasury



Embedded AI & Automation



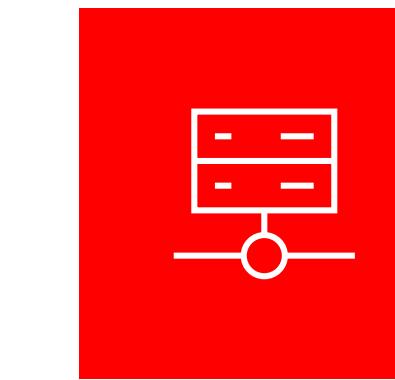
Our solution suite is cloud native and cloud agnostic

Finacle offers a cloud-native, cloud-agnostic digital banking suite that can be deployed flexibly – on a private, public, or hybrid cloud – to suit your bank's requirements. Finacle applications run in a containerized environment orchestrated by Kubernetes, which is supported in all cloud environments.

We have partnerships with all major global and regional cloud providers, including AWS, Microsoft Azure, Google Cloud, IBM, Redhat, and Oracle. Whether your bank is looking to transition entirely to the cloud or do it progressively in phases, Finacle provides the necessary flexibility and support. Finacle's componentized structure allows you to choose any combination of solutions matching your bank's specific business priorities and modernization strategy.



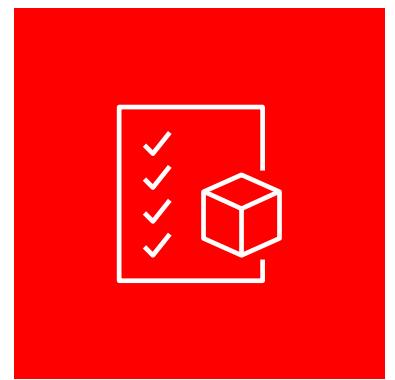
On-premise / Private cloud deployment



Client managed public cloud



Software as a service - Single tenant model



Software as a service - Multi-tenancy model

Deployment in the client managed private cloud / on-premise traditional deployment

Deployment in the bank managed public cloud environment

Solutions offered as a service by Finacle or partner, full opex model

Multi-tenant service offered by Finacle or partner, full opex model

Our partner ecosystem differentiates us

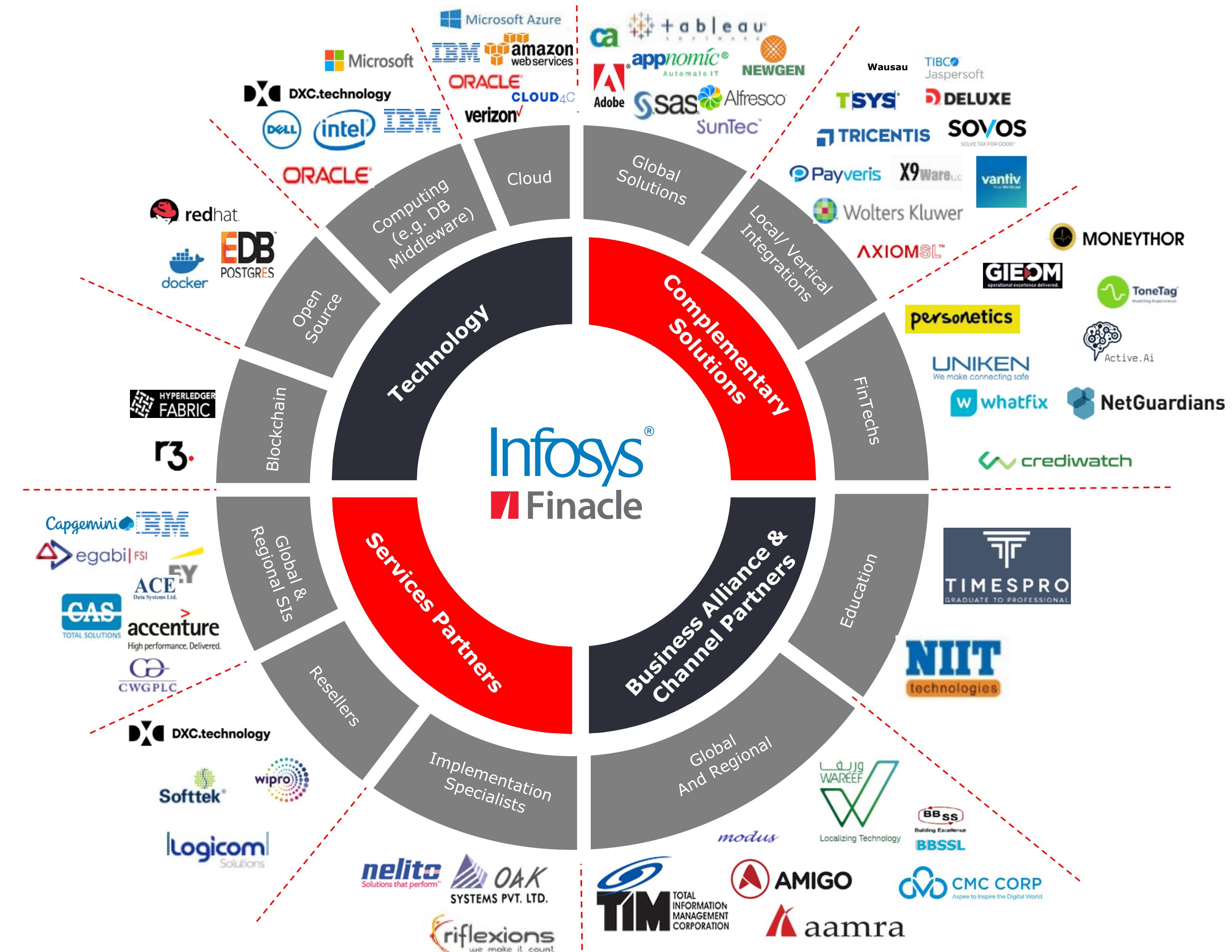
The Finacle partner ecosystem today includes partners across various segments, covering all regions of the world.

Together, we help banks scale digital leadership.

*

Indicative partner list.

External logos used are copyrighted trademarks of the respective firms.



We enable truly digital transformation for institutions across segments

Finacle meets the needs of any type of bank, at any stage of their transformation journey.

Our comprehensive and versatile suite powers truly digital transformation for financial institutions of all types - established or emerging, global or regional, omnichannel or digital-only.

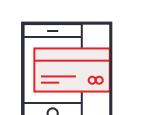
Finacle is the platform of choice for:



Well-established financial institutions that seek comprehensive digitization across front-to-back enterprise systems, such as DBS, Emirates NBD, ICICI Bank, ING, Santander, Standard Bank, and State Bank of India



Digital-only banks, branch-less banks that seek to integrate into their customers' digital lives, such as digibank by DBS, Discover Financial Services, Liv. by Emirates NBD, Marcus by Goldman Sachs, and Nequi by Bancolombia



Financial technology organizations (FinTechs) transforming financial services through emerging technology, such as Paytm, and Resimac



Non-financial companies, such as telcos, insurers, and retailers, who are leveraging connectivity to help customers manage their finances, such as India Post

Experience that speaks for itself

The industry-leading performance of our clients reflects our promise of inspiring better. An assessment of the top 1000 banks globally revealed that institutions powered by Finacle enjoy

-

- 33% higher returns on assets than others, with average returns on assets at 1.2% and **top-performing client at 4.7%**
- 19% higher returns on capital than others, with average returns on capital at 15.6% and **top-performing client at 33%**
- 3.9 % points lesser cost to income ratio than others, with the average ratio at 47.2% and **top-performing client at 16%**

33%

higher returns
on assets

19%

higher returns
on capital

3.9%

points lower
cost to income
ratio



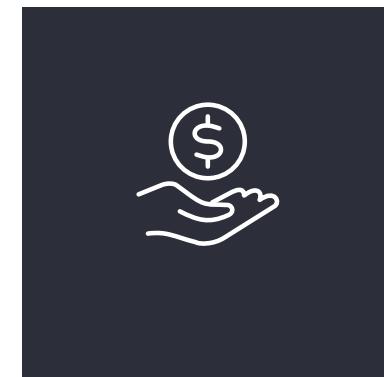
Source – Assessment of the top 1000 banks in the world by the Banker, 2020

A quick look at our offerings

The image shows a large monitor and a smartphone displaying the Infosys Finacle website. The monitor screen is the primary focus, showing the homepage of the Finacle Digital Banking Solution Suite. The website has a red and white color scheme. At the top, there is a navigation bar with links for HOME, OUR PROMISES, OUR CULTURE, and BRAND CENTER. Below the navigation, the Infosys Finacle logo is displayed. The main headline on the monitor screen is "FINACLE DIGITAL BANKING SOLUTION SUITE" in large white text on a red background. Below the headline, a sub-headline reads "Accelerate your journey towards truly digital banking". There are two calls-to-action: "DOWNLOAD SOLUTION BROCHURE" with a download icon and "REQUEST A MEETING" with a mail icon. To the right of the text, there is a photograph of a woman with long dark hair, smiling and holding a credit card while looking at a laptop screen. The smartphone below the monitor is displaying the mobile version of the same website, showing similar content and design elements.

Finacle Digital Business Engines

A comprehensive suite of capabilities helps banks build a robust digital banking foundation to engage, innovate, operate, and transform better.



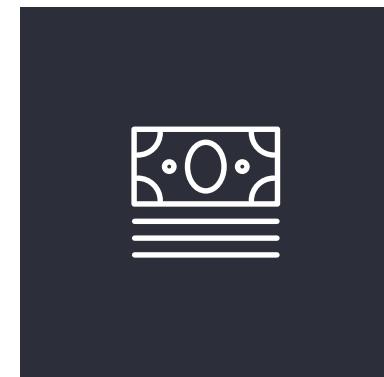
Deposits

Current accounts | Savings account | Term deposits | Top up deposits | Recurring deposits | Flexi Fixed deposits | Certificate of deposits | Fixed rate deposits ..



Retail Lending & Leasing

Personal loans | Vehicle loans | Student loans | Home loans | Mortgage | Agricultural loans | Overdrafts | Revolving loans | Operating & Financial Leasing | Delinquency management | Loans Servicing | ..



Corporate Lending & Leasing

Term loans | Syndicated lending | Commercial lines of credit | Asset based lending | Securitization | Structured lending | Restructuring | Delinquency management | Operating and financial leasing | ..



Corporate Liquidity Management

Pooling | Sweeping | ICLA | Virtual Accounts Management



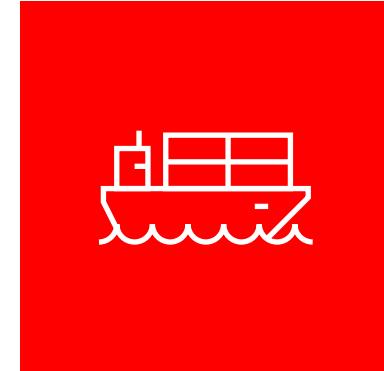
Wealth Management

Mutual funds | Structured products | Futures & options | Insurance | Equities | Bonds | Alternate instruments | Margin finance



Treasury & Asset Liability Management

FX, Fixed income, Money markets, FX and IR derivatives, Equities and mutual funds, Hybrids and structured products, Credit derivatives, Commodities, Islamic | Interest rate risk management | Liquidity risk management



Supply Chain & Trade Finance

Letter of Credit | Bank Guarantee | Bills | Factoring | Islamic Trade | Finacle Trade Connect | Invoice financing | Forfaiting | Bill discounting | Bill of exchange | ..



Payments

Payments Hub | Finacle Payments Connect | Finacle Message Hub

Finacle Digital Business Engines

Market Benchmarking Retail Core Banking

We have been a leader in this coveted research from Gartner for consecutively fourteen years now.

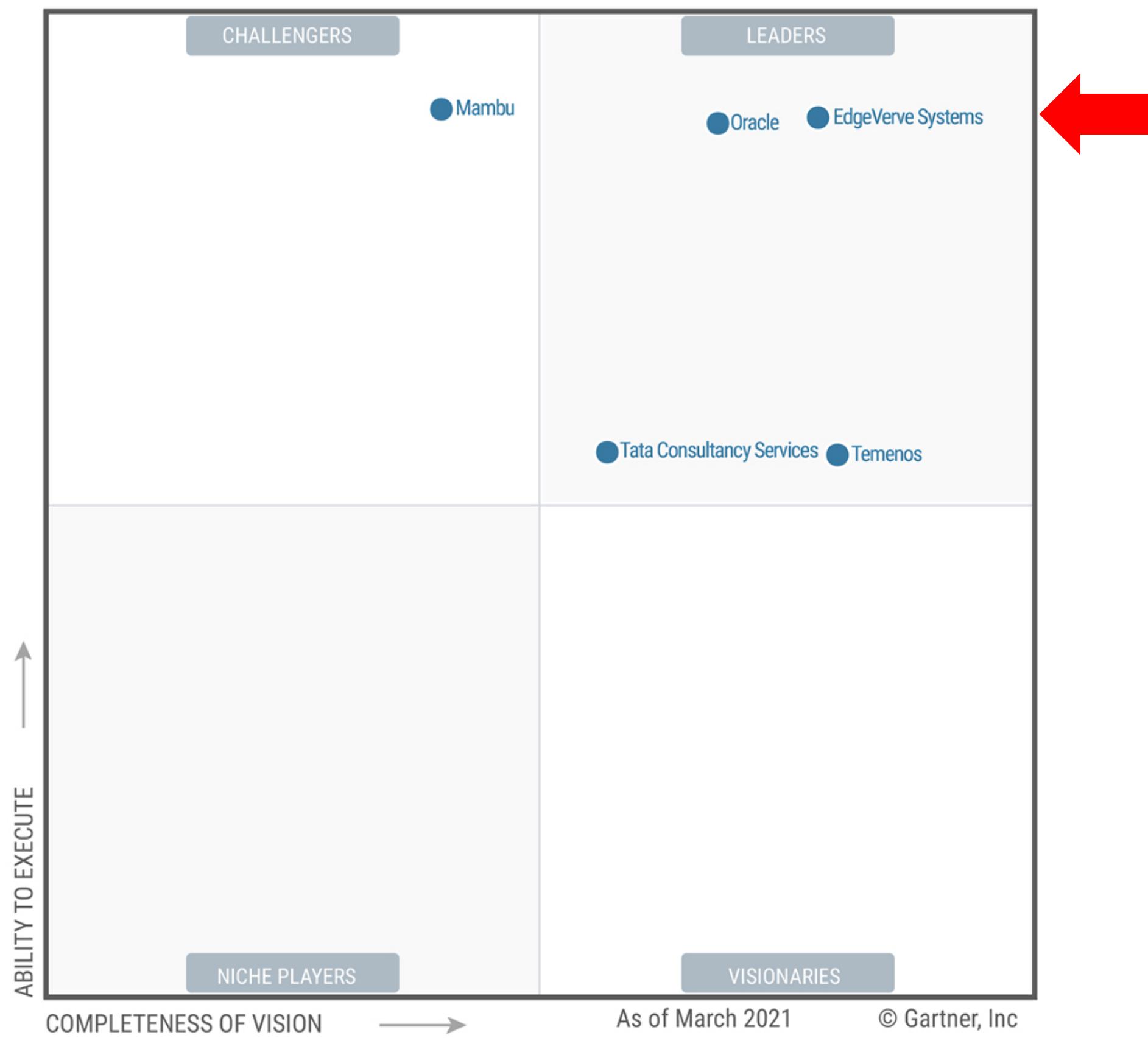
[Click here](#) to access the report

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EdgeVerve was recognized as Infosys from 2006-2016 Magic Quadrant reports

Figure 1: Magic Quadrant for Global Retail Core Banking



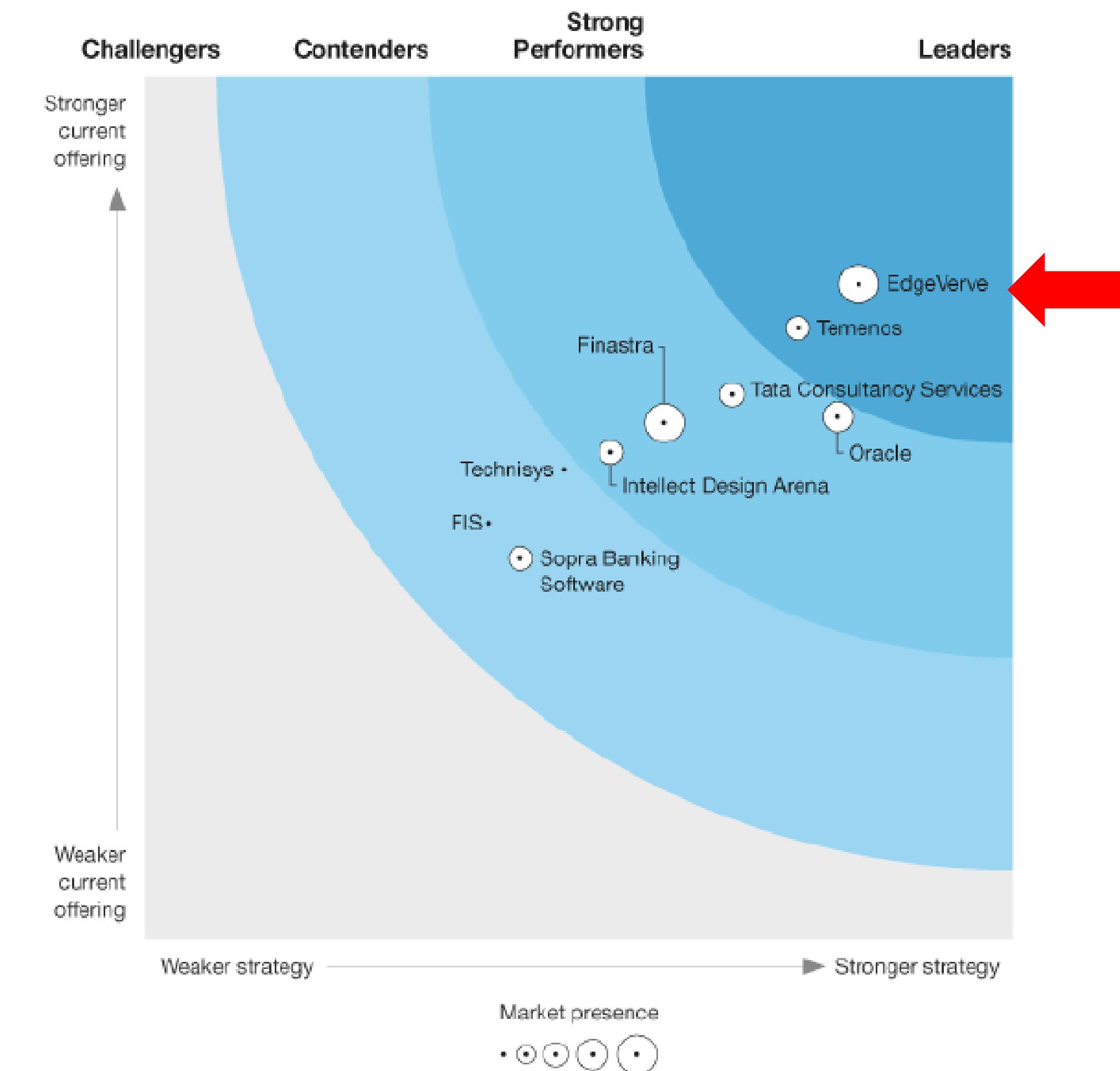
Source: Gartner (February 2022)

Gartner, Inc., “2022 Gartner® Magic Quadrant™ for Global Retail Core Banking”, Vittorio D’Orazio , Don Free , 9th February 2022.

Finacle Digital Business Engines

Market Benchmarking Corporate Banking

We are named a leader among digital banking processing platforms in this coveted research from Forrester, one of the most influential research and advisory firms in the world.



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**The Forrester Wave™: Digital Banking Processing Platforms,
Corporate Banking, Q3 2020**

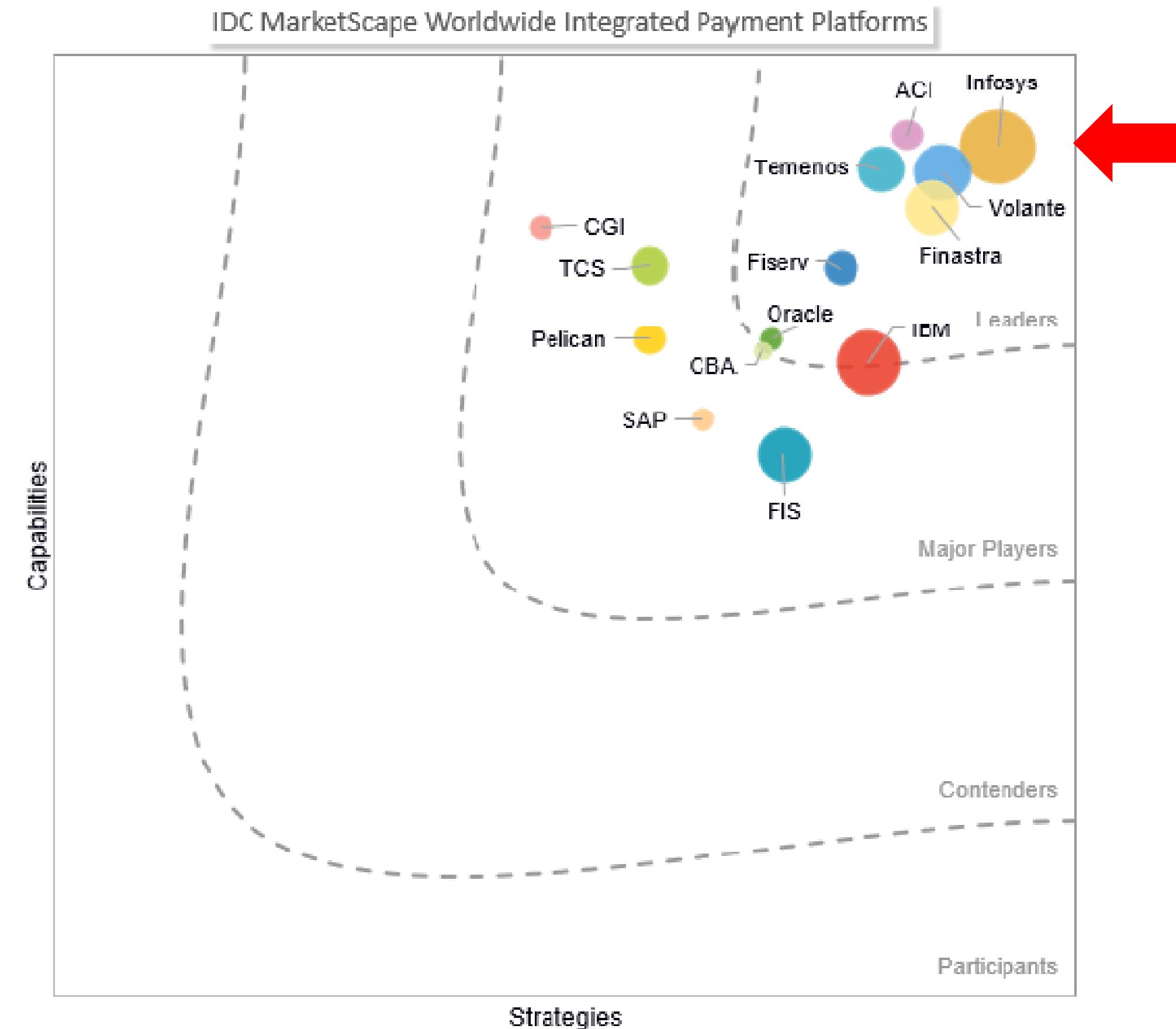
Finacle Digital Business Engines

Market Benchmarking Payments

We are named a leader among integrated payments platforms in this coveted research from IDC

Click here to access the report

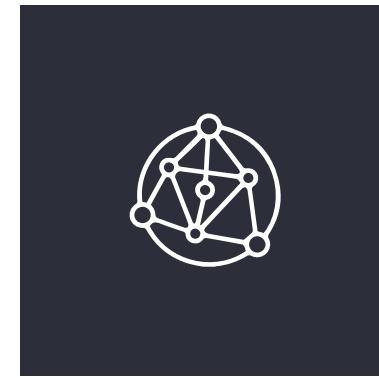
IDC MarketScape vendor analysis model is designed to provide an overview of the competitive fitness of ICT suppliers in a given market. The research methodology utilizes a rigorous scoring methodology based on both qualitative and quantitative criteria that results in a single graphical illustration of each vendor's position within a given market. The Capabilities score measures vendor product, go-to-market and business execution in the short-term. The Strategy score measures alignment of vendor strengths with customer requirements in a 3-5 year timeframe. Vendor market share is represented by the size of the icons.



**IDC MarketScape: Worldwide Integrated Payment Platforms 2019-2020
Vendor assessment, by Aaron Press, IDC Doc# US46024520, February 2020**

Finacle Digital Engagement Suite

An advanced omnichannel solution suite that helps banks onboard, converse, service and sell better on a range of traditional, contemporary and emerging channels.



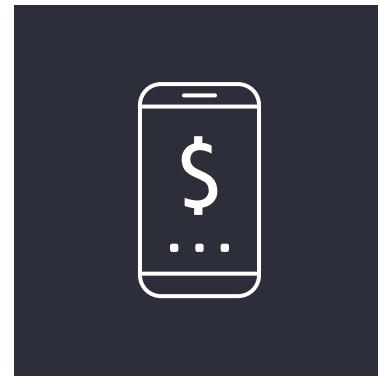
Digital Engagement Hub

APIs based headless system of engagement that powers omnichannel customer experiences across applications and devices



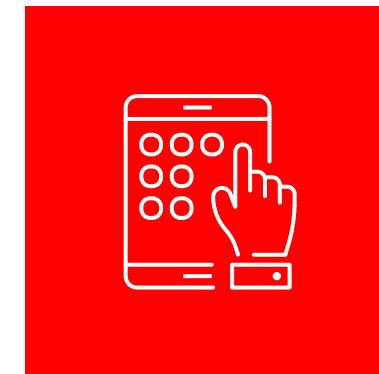
Online Banking

A unified online banking solution for various banking segment – Retail, SME, Corporate, and Wealth



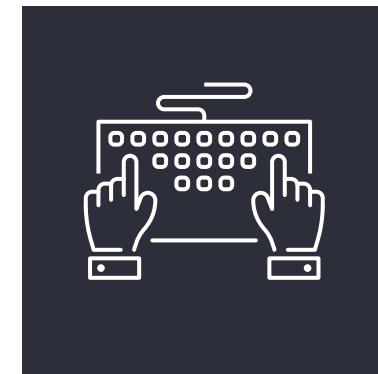
Mobile Banking

Intuitive, personalized and secure mobile experience for various customer segments



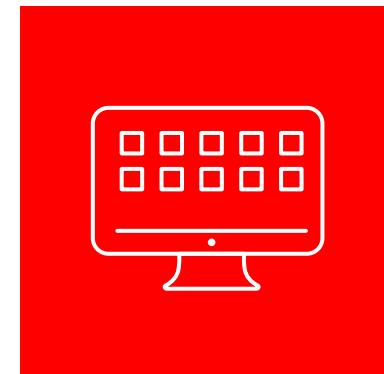
Mobile Teller

A tablet-based solution helping banks transform the branch and assisted banking experience for the digital era.



Direct Banking

Powering self-service digital onboarding for customers



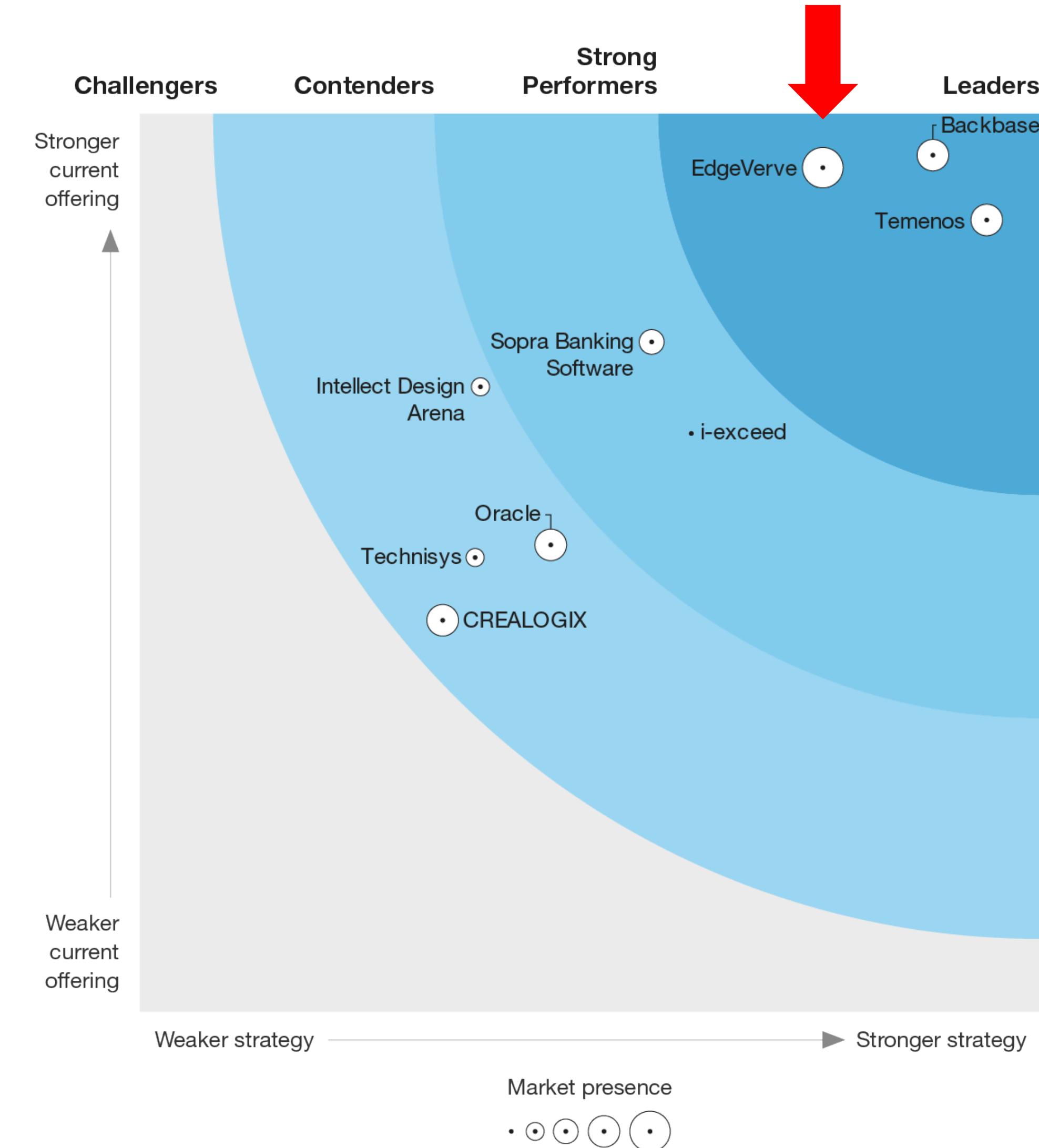
Engagement Apps

Smartwatch Banking,
Nia Chatbot
Customer Assist

Industry Benchmarking Digital Engagement

We are named a leader among digital banking engagement platforms in this coveted research from Forrester.

Click here to access the report



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**The Forrester Wave™: Digital Banking Engagement Hubs,
Q3 2021**

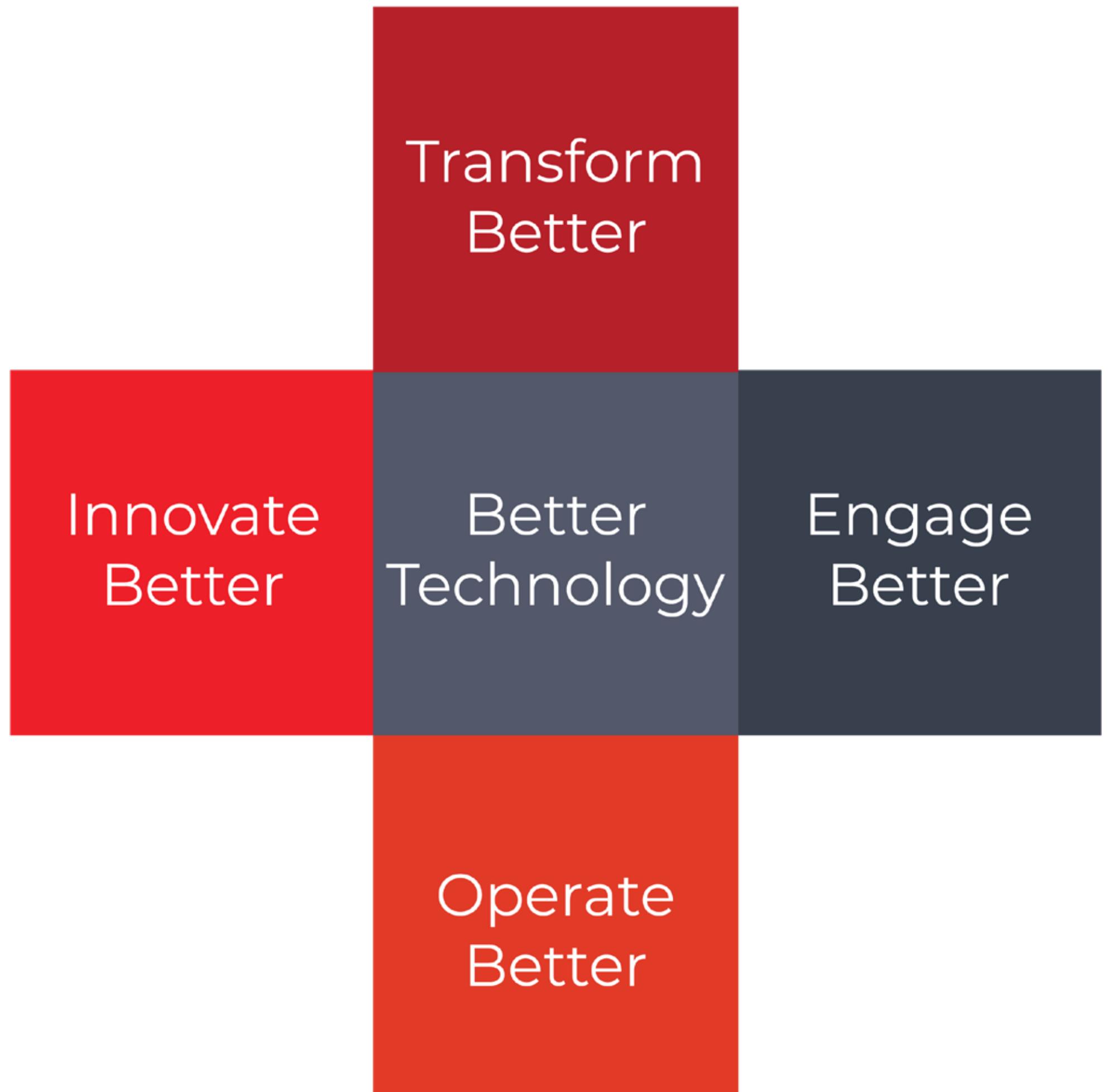
What you can expect from Finacle



Robust foundation to scale digital, holistically

At the heart of our mission of inspiring better banking are five promises –

1. To deliver solutions built on **Better Technology**, so that banks can unlock new possibilities and enrich the financial lives of their customers
2. To help banks **Engage Better** with their customers, employees, and partners, so that they can drive purposeful growth
3. To empower banks to **Innovate Better**, to create new value, and be more competitive
4. To unlock ways to **Operate Better**, so that banks can reduce costs and be more sustainable
5. To help banks **Transform Better**, so that they can stay relevant to evolving market dynamics



Here's a
glimpse of
how we do it



#1

Better Technology

Unlock new
possibilities

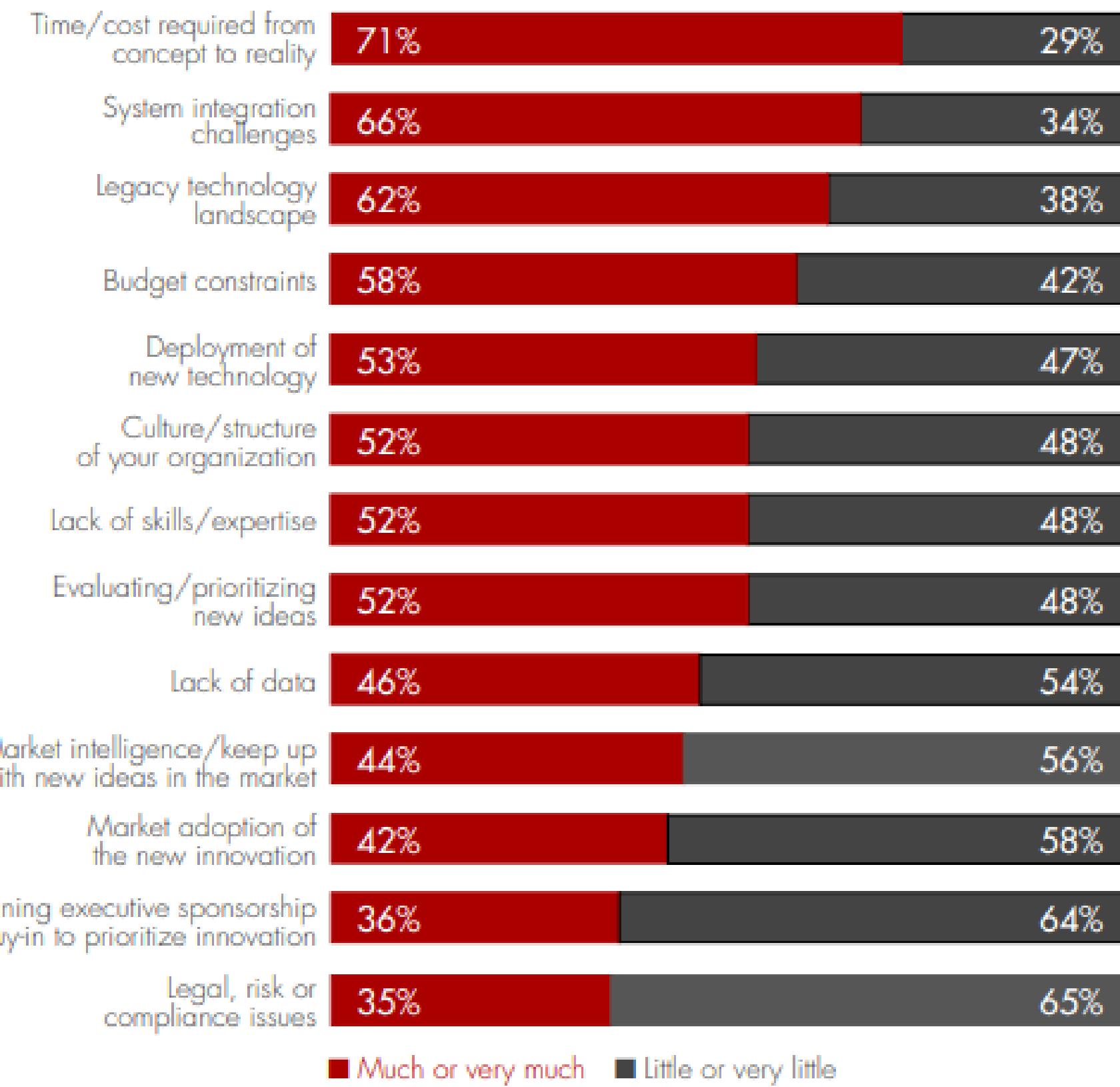


Unlock new possibilities with modern technology

Amidst the unprecedented flux, banks need to align quickly to new market realities. But the archaic technology environment – complex legacy solutions built on obsolete technology and existing in silos – continues to stifle their progress.

To succeed, banks need a modern technology platform that can help power their transformation journey with speed, scale, and resilience.

Legacy technology and system integration challenges continue to stifle banking growth



Source: Survey of global banks and credit unions by Finacle, EFMA and Financial Brand for 'Innovation in Retail Banking Report 2020'

Leverage solutions powered by a composable architecture

The Finacle solution suite enables banks to unlock the benefits of modern technology and accelerate digital transformation at scale. The suite is cloud-native, componentized, and open APIs driven. The composable suite is designed to help banks transform into an agile, scalable, and open enterprise, ready to benefit from new-age possibilities.

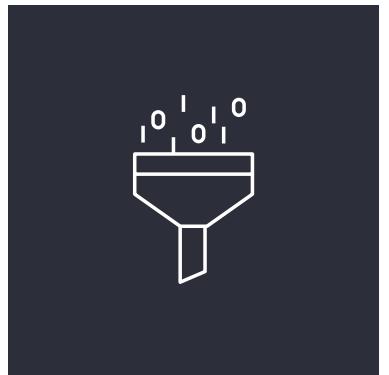
Finacle offers an optimum mix of componentization granularity. The micro-services based solution components run in a containerized environment orchestrated by Kubernetes. They can be deployed on a private, public, or hybrid cloud or accessed in a software-as-a-service model. All of the solution capabilities are exposed through APIs to enable banks to easily connect and co-innovate with customers, partners, and the extended developer ecosystem.

Finacle suite is proven for high availability and performance. The suite supports horizontal, vertical, and functional scalability. In fact, Finacle's largest core banking implementation powers over 500 million accounts.

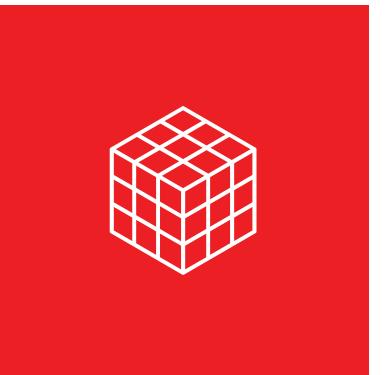
Our modern architecture has enabled Finacle to be consistently recognized as a leader across core banking, digital engagement, corporate banking, and payments spaces by major industry analysts.



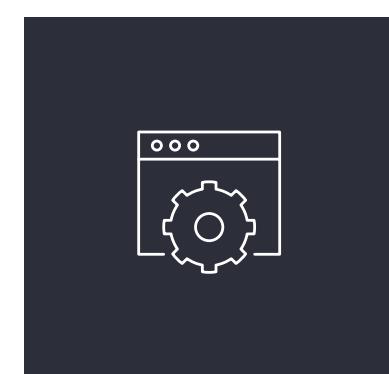
Cloud-Native Solution



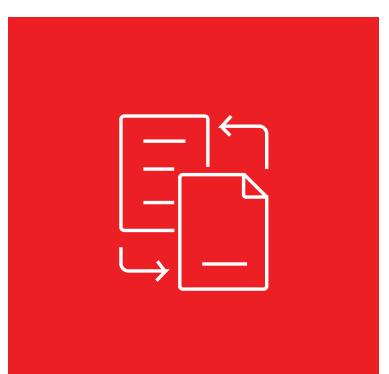
Data Lake and Embedded Analytics



Componentization and Micro-services



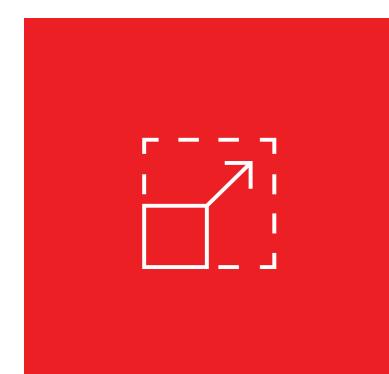
RESTful APIs



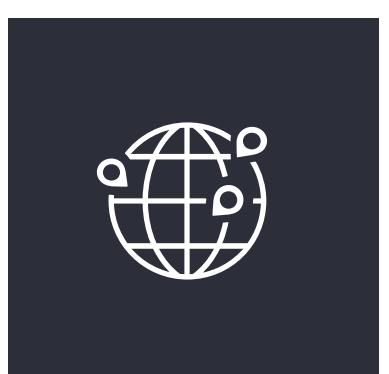
Event-driven



Robust security



Scalability, Performance and Resilience



Configurability, Localization and Extensibility



Continuous deployment

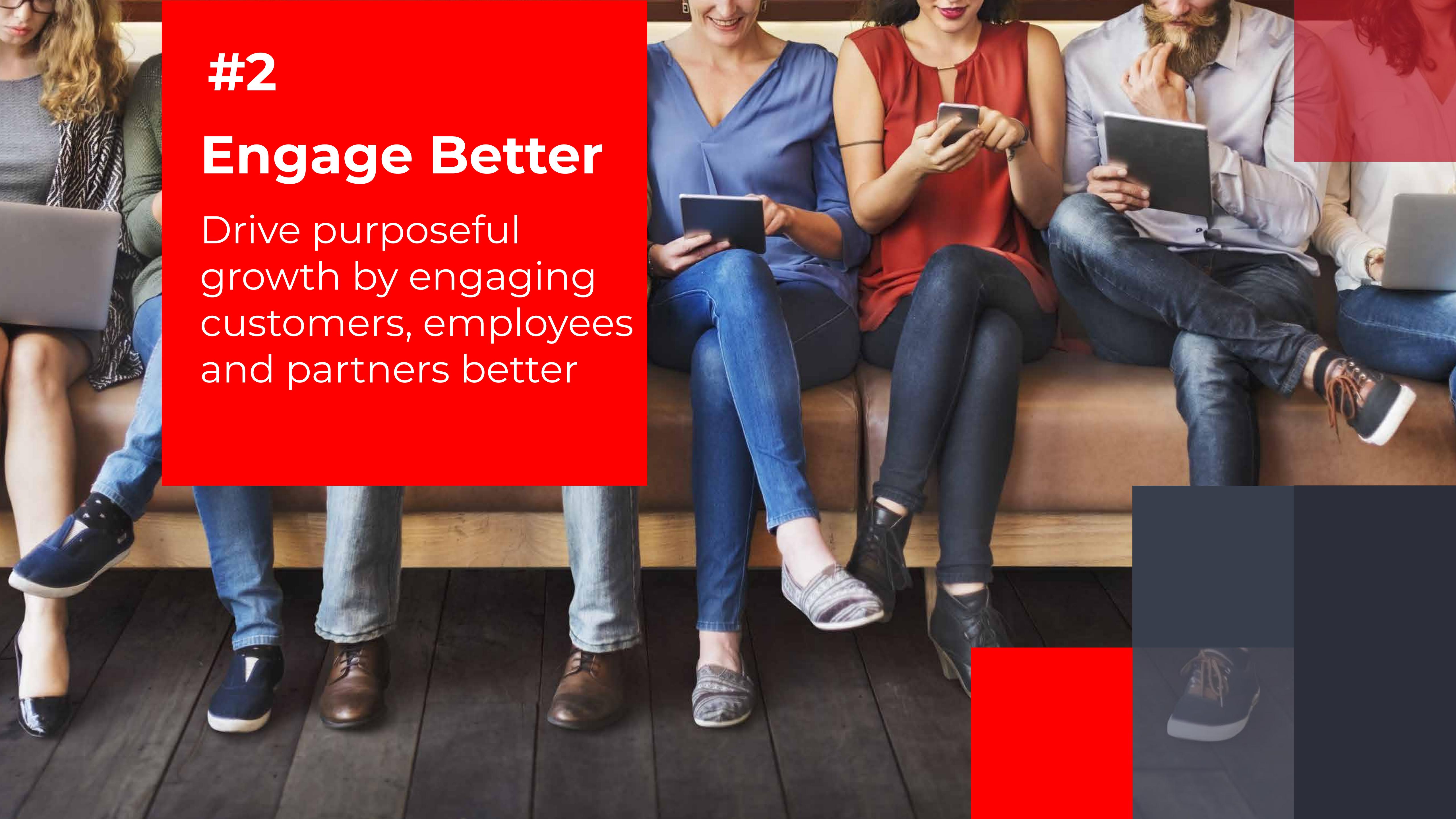
“

EdgeVerve's corporate DBPP differentiates with state-of-the-art architecture. The vendor's cloud strategy goes beyond cloud-based delivery models and also considers banking application ecosystems and platform-as-a-service plans, for example. Further strong points of the DBPP are its active ecosystem of system integrators and its support of APIs. EdgeVerve is a good option for corporate banks that want to mix, and match select Finacle capabilities within a digital transformation project and those seeking a technologically advanced and comprehensive DBPP that has strong technology strategy and shows a strong focus on the cloud.

The Forrester Wave: Digital Banking Processing Platforms (Corporate Banking), Q3 2020

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#2

Engage Better

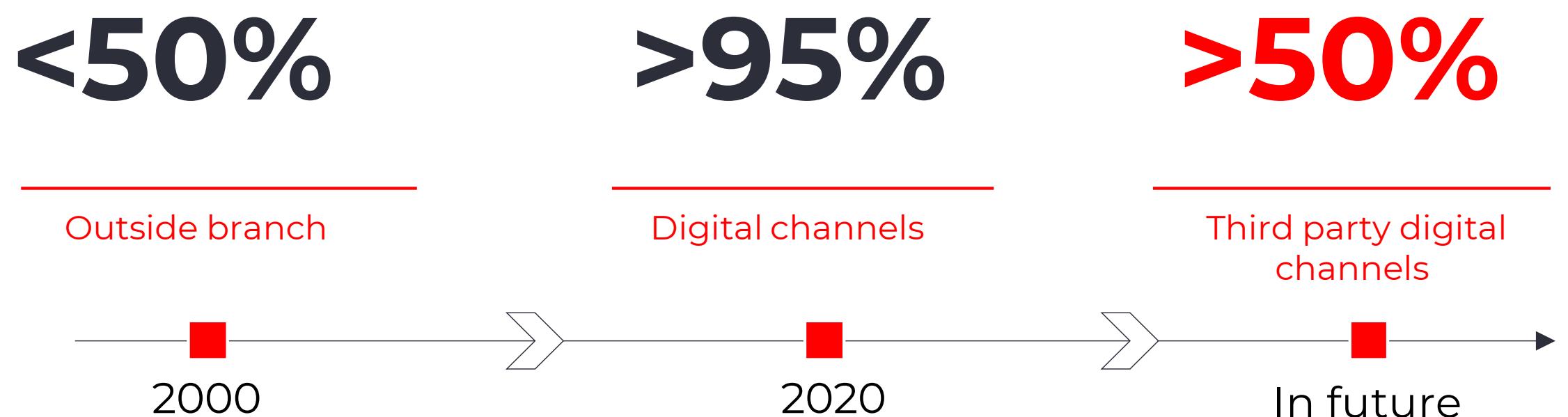
Drive purposeful growth by engaging customers, employees and partners better

Engage Better

Maximize Digital Engagement

While engaging customers has always been a key objective for banks, unfolding digital trends have made it the clear number one priority. For illustration, consider the fact that 20 years ago, 50 percent of banking transactions occurred inside the branch; today that figure is barely 5 percent, since 95 percent of transactions happen in digital channels. And it is expected that by 2025, 50 percent of bank transactions will move to non-bank, third party channels, thanks to embedded finance and open banking initiatives.

To retain the business of customers who are increasingly flocking to alternative players, banks must digitally engage them in ways that fulfil their purpose of leading a better financial life.



Digitization is enabling a shift in customer engagement dynamics

Engage Better with Finacle

Finacle help banks engage better with their customers, employees, and partners. We do this by helping banks design and deliver truly personalized products and services. Built on a unique engagement hub, our suite helps banks onboard, converse, service and sell better with customers. In fact, banks running on Finacle have realized an average 19% improvement in their NPS scores.

Onboard better



- Mobile first omnichannel journeys
- OCR based document capture
- Biometrics and liveliness test for safe and secure access

Converse better



- Enterprise customer data platform
- Personalized insights – descriptive, diagnostic, predictive

Service better

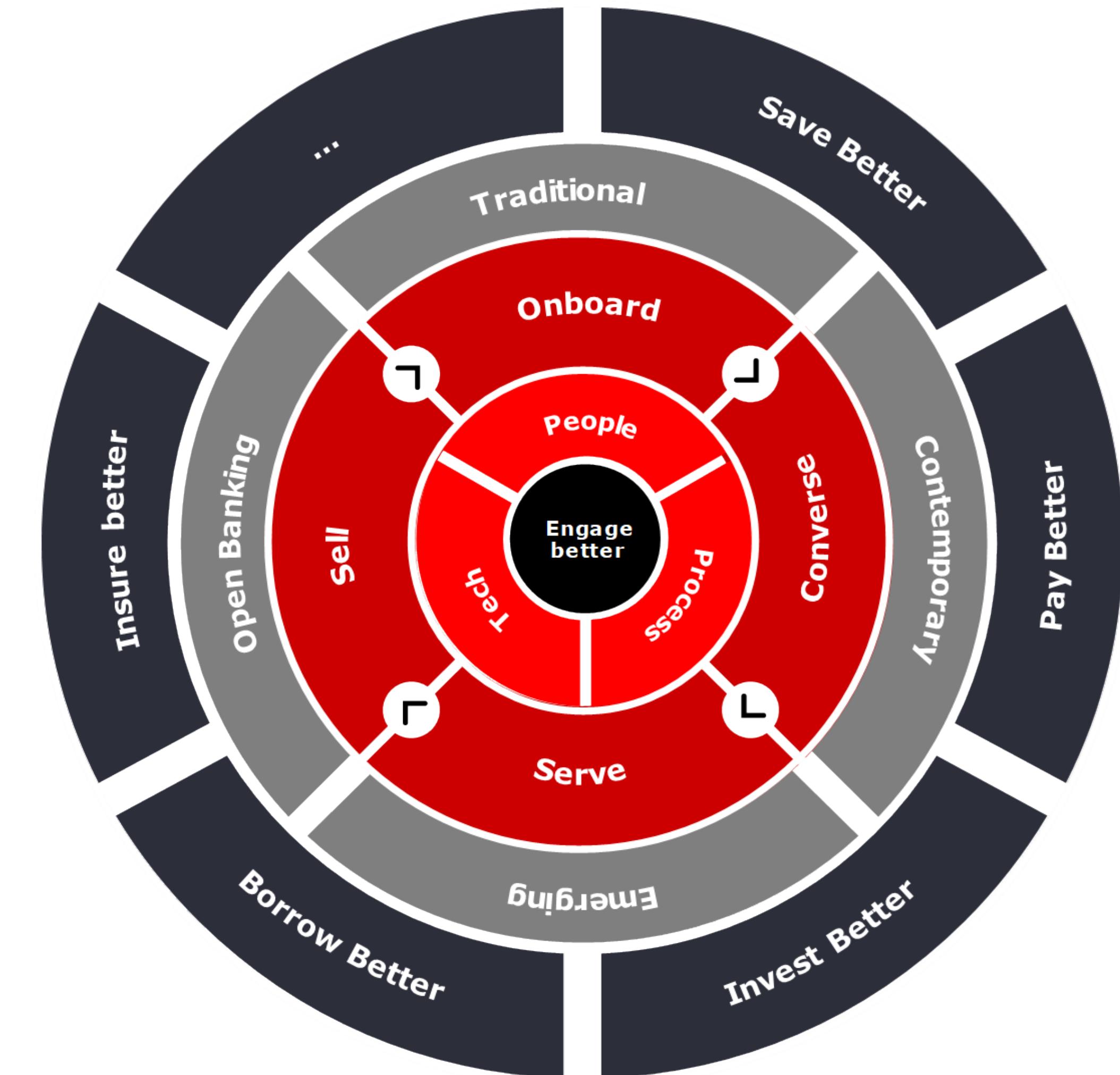


- Full suite of services on traditional, modern and emerging channels for every type of user – end customer, bank staff and trusted third parties.

Sell better



- Effective customer segmentation
- Personalized campaigns



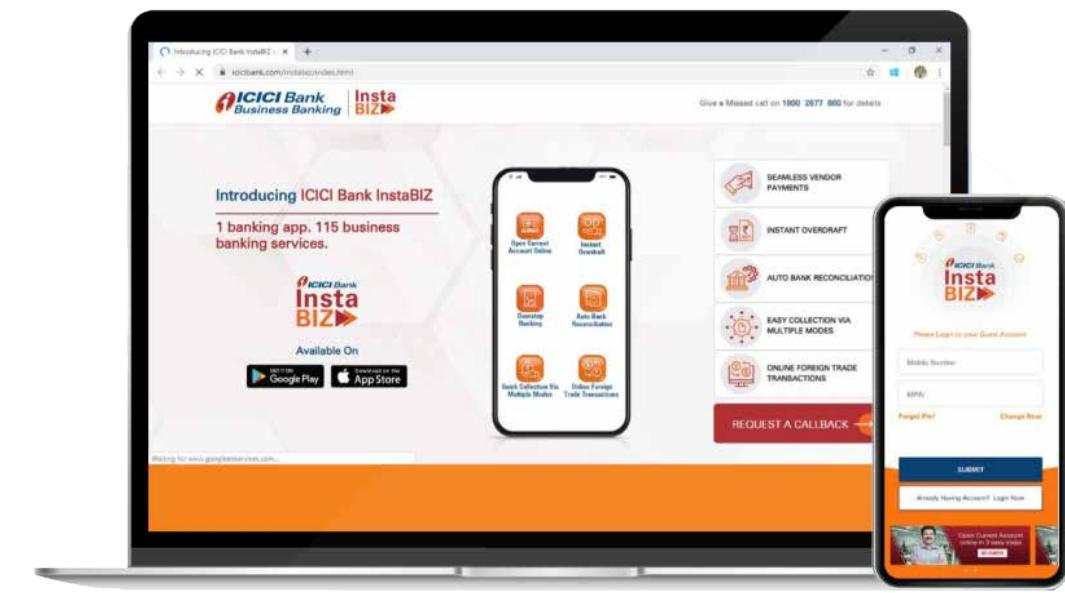
Engage Better

Our clients' success inspires us to do even better

19% average improvement in Net Promoter Score (NPS) with improved omnichannel service delivery[^]



“Best Digital Bank”
by Celent Model Bank for the past three consecutive years are powered by Finacle



Marcus by Goldman Sachs and Discover -
Powering 2 of the top 3 customer service leaders in the US



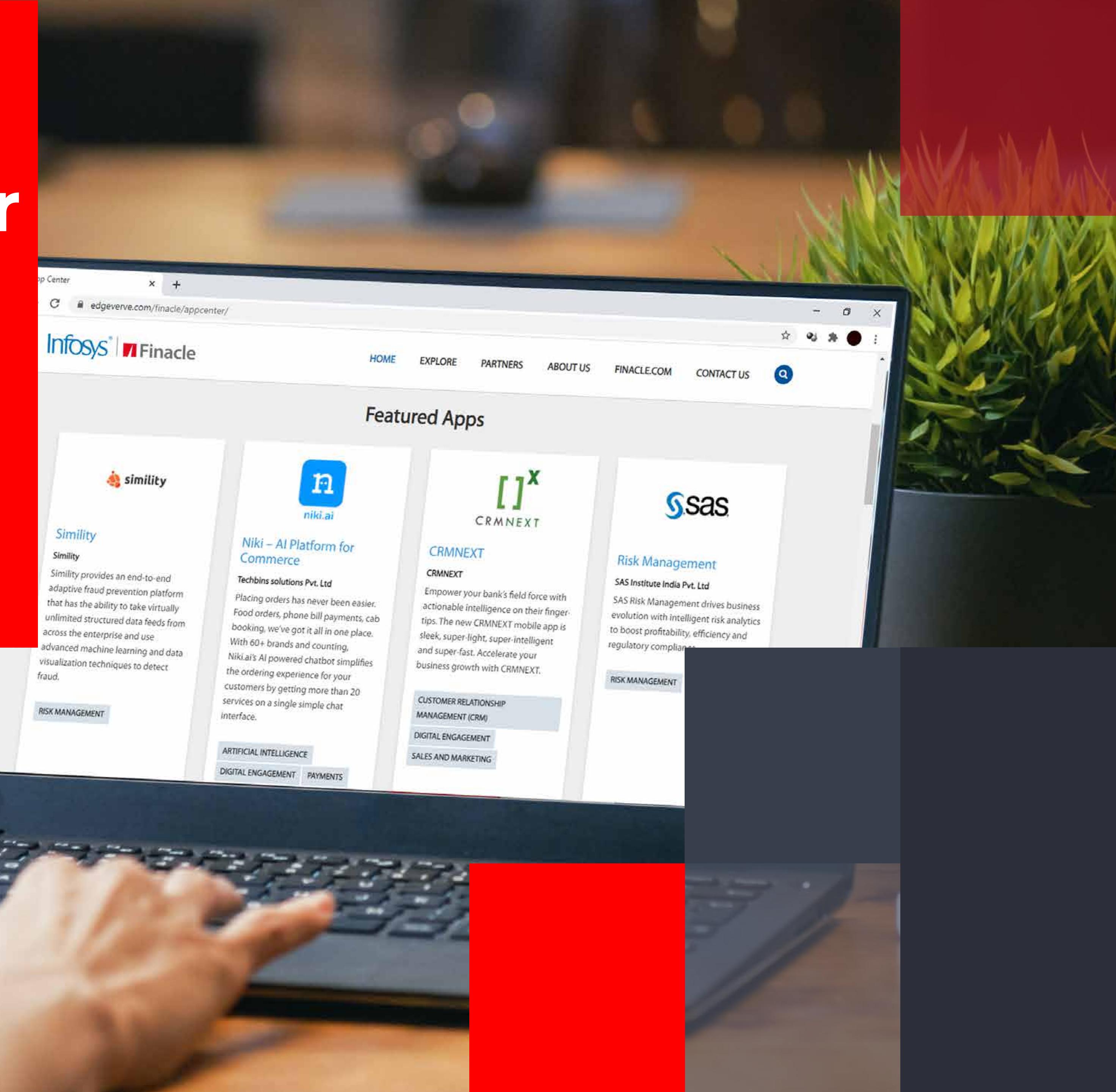
‘ICICIStack’ offers a comprehensive set of 500 digital banking services and APIs for retail and businesses

Source – ^Independent client value assessment, 2020

#3

Innovate Better

Create new value and
be more competitive



Innovate Better

Drive Digital Business Model Innovation

Our innovation survey once again reminded us of the low admiration banks hold themselves in when it comes to innovation: When asked to vote for the top innovators in banking in 2025, only 30 percent of bankers said incumbent banks would lead innovation.

Covid 19 has further accelerated the need for business model reimagination, with diving interest rates and rising credit losses. A bank can broadly revise its business model in one of two ways – by focusing on an area of excellence without dramatically changing its basic model or by evolving its existing model into an alternative platform model, such as marketplace bank. While each bank will chart its unique path based on its circumstances, all banks, without exception, must expedite business model innovation to survive the next normal.

Banking innovation leaders by 2025

(Ranked basis responses)

leading consumer technology companies (such as Apple, Google)



leading digital commerce platforms (such as Amazon and Alibaba)



Fintech start-ups



Challenger banks



Incumbent financial institutions



Players from other industries - retailers/telcos/insurers



■ High or very high ■ Moderate ■ Low or very low

Source: Survey of global banks and credit unions by Finacle, EFMA and Financial Brand for 'Innovation in Retail Banking Report 2020'

Innovate Better with Finacle

We help banks differentiate with unique value propositions through continuous innovation. Banks can go-to-market faster with our flexible product factories that bring global innovations to life with simple configurations. Banks can compose contemporary, future-ready digital business models with ease, using our open APIs, webhooks, and App Centre. In fact, banks running on Finacle have experienced an average 20% improvement in ecosystem innovation and 16% uplift in digital sales.



Products and services innovation

- Feature rich product factories with comprehensive parameterization
- Base product enriched with global innovation
- Configure self-developed, co-innovated, third-party products



Channel innovation

- Unique digital engagement hub for omnichannel innovation design
- Comprehensive suite of packaged channel solutions
- Open APIs, and webhooks for accelerating channel innovation



Ecosystem innovation

- Pre-packaged API store for ease of collaboration with external ecosystem
- Blockchain powered innovation networks
- Finacle App Center - Marketplace of 60+ partner apps

Proven across Multiple Business Models

Competency focus

- Scale leader
- Value leader
- Customer experience leader
- Niche product leader
- Segment leader
- Cost leader
- Segment leader
- Client Community

Platform value chain focus

- Manufacturing bank
- Distributor bank
- Marketplace

Channel focus

- Digital-only
- Digital first omnichannel

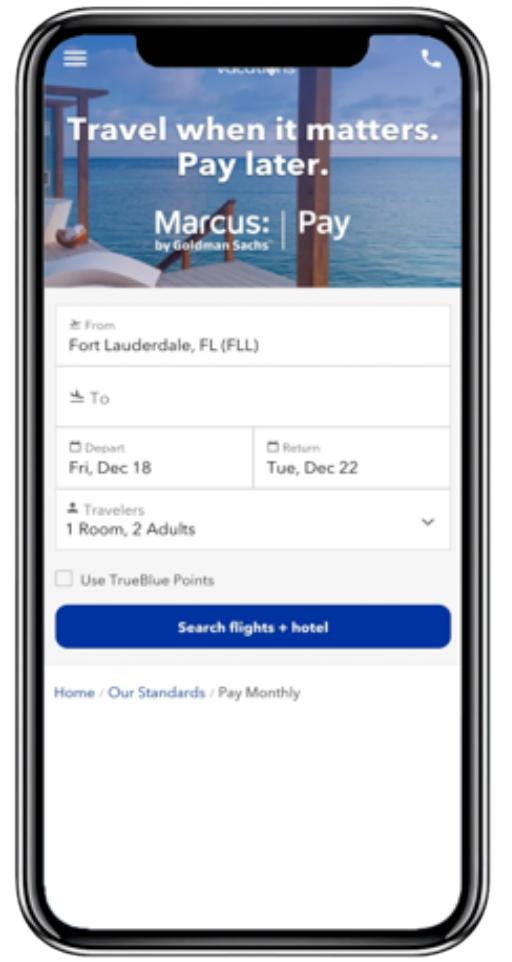
Innovate Better

Our clients' success inspires us to do even better

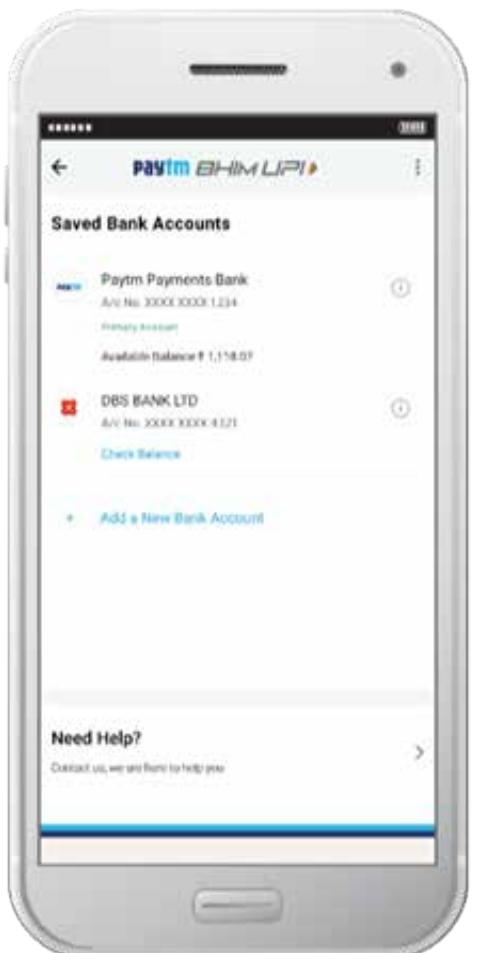
20% average improvement in ecosystem innovation, with over 15% gaining more than 40% improvement[^]



Marcus by Goldman Sachs is creating new benchmarks for Banking-as-a-service success with Amazon, and JetBlue



Paytm, a superapp, drives a true marketplace and over 25% of the open banking transactions in India



Innovation Programs
FinCubation | Annual innovation research | Design thinking workshops | Innovation awards | Client Advisory Board | FinTech Connect



Source – [^]Independent client value assessment, 2020

#4

Operate Better

Digitize and automate
ubiquitously to reduce
costs and service
better



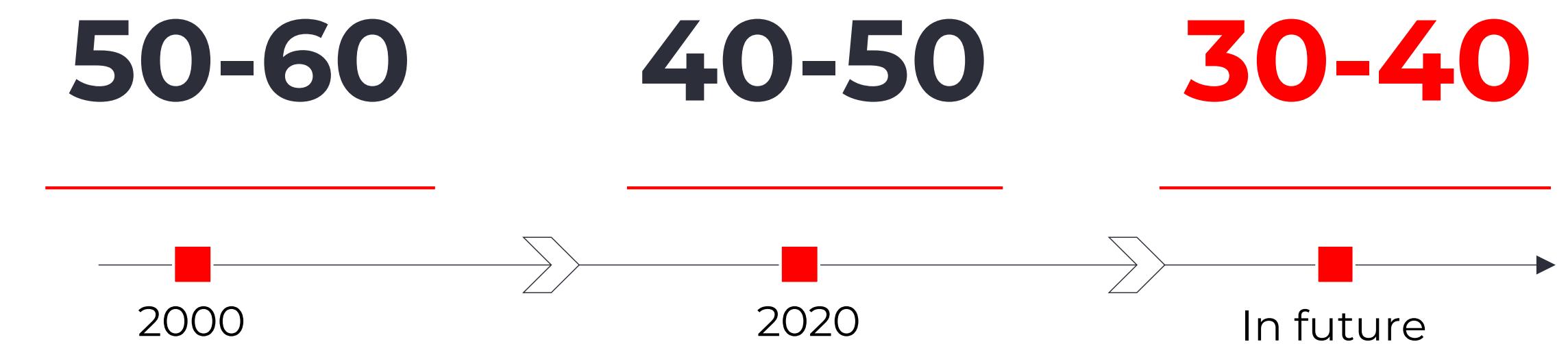
Operate Better

Digitize and Automate Ubiquitously

Digitization has also rewritten the cost efficiency norms in banking. On average, the cost-to-income ratio of the top 1000 banks globally stands at 50 percent, which drops to about 35-45 percent in the digitally advanced banks among them.

In the case of new-age digital-only banks, the cost-to-income ratio is nearly half of the established banks. The pressure on incumbent banks to match the new efficiency benchmarks is intense.

Digital transformation can significantly improve banking operations by driving strategic alignments, reducing dependency on high-cost physical infrastructure, making business processes smarter, and augmenting workforce productivity.



Evolving trend for cost-to-income ratio in banking industry

Operate Better with Finacle

In a hyper-competitive world, Finacle help banks to reduce costs and be more sustainable. Finacle enables straight-through processing, driven by rules and APIs and supported by an in-house RPA platform. It helps banks automate workflows across applications seamlessly, saving precious effort, time, and money. Our blockchain-powered solutions open up new levels of efficiencies by automating inter-organization processes. An assessment of the top 1000 banks globally confirms that institutions powered by Finacle enjoy a 3.9% point lower cost-to-income ratio over their peers.



Smart processes

- Customer first, APIs and ecosystem first, insights first, and automation first propositions
- Customer-centric journeys with focus on digital self-service



Augmented workforce

- Blended workforce propositions with RPA bot factory, embedded insights and context switching between humans and machine
- Multiple co-innovation platforms for collaborative growth



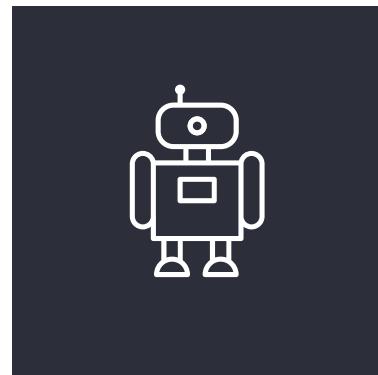
Technology advantage

- Multi-entity, Multi-CCY capabilities to operate regional and global hubs
- Continuous evolution with DevSecOps enablement



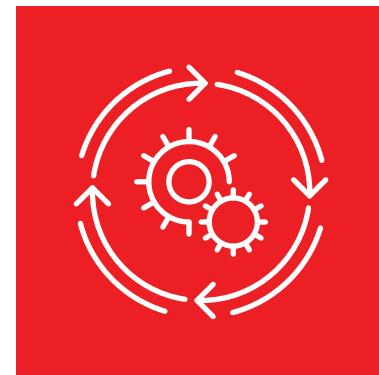
Traditional Automation Levers

- Rules based STP
- Open APIs driven automation
- Business process management and workflow capabilities



Robotic Process Automation

- Automate repetitive and rule-based human
- Processes Cognitive automation through Infosys Nia



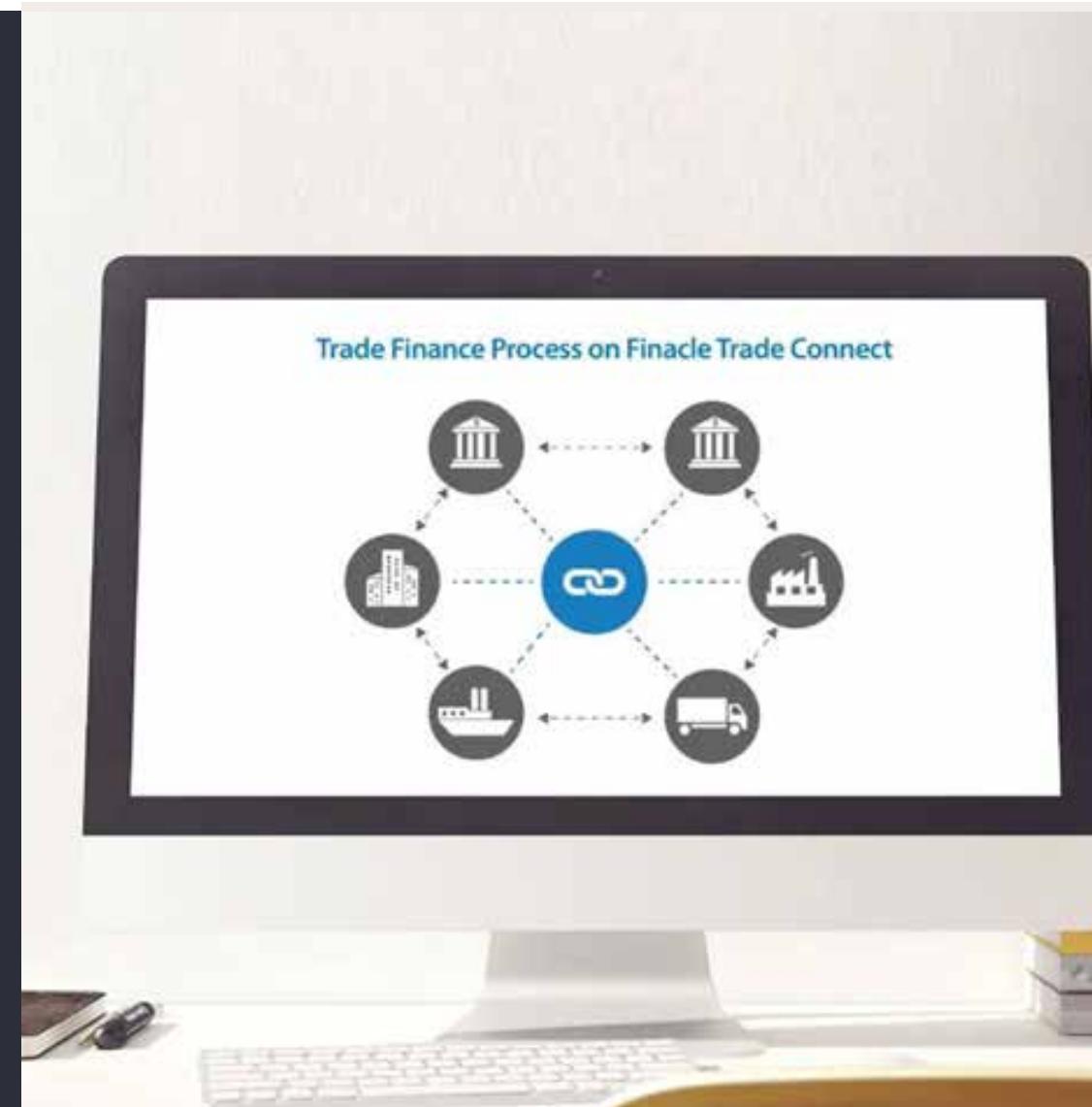
Inter Organization Automation

- Blockchain powered private, permissioned networks for payments, trade finance and digital identity

Operate Better

Our clients' success inspires us to do even better

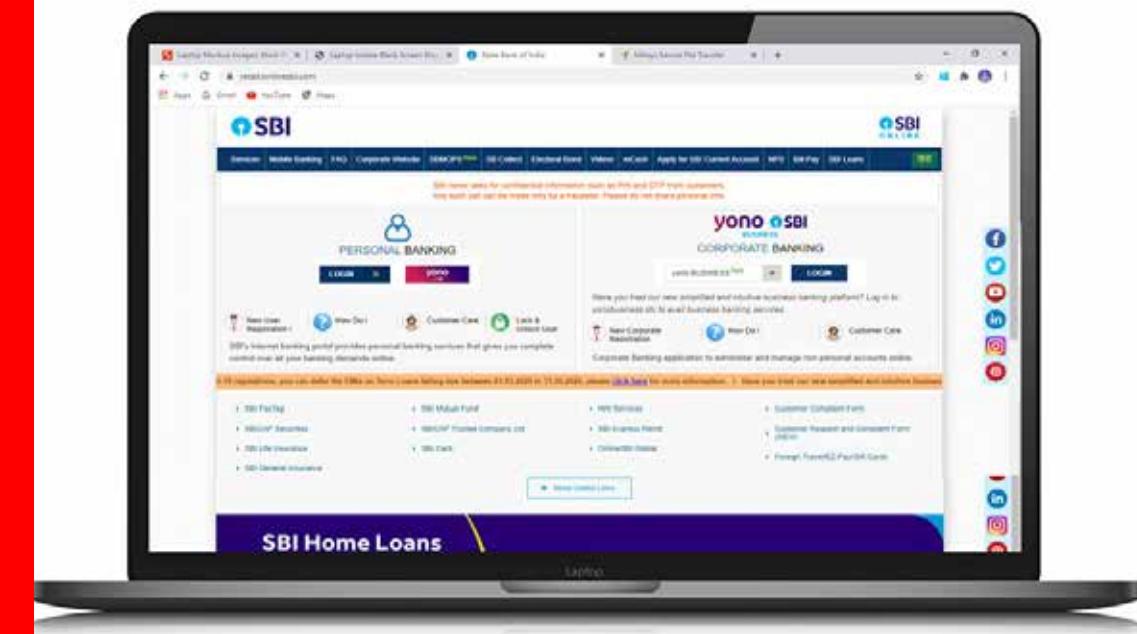
3.9% points lesser costs to income ratio than others, with top performing client at 16%*



With Finacle, State Bank of India developed a unified operational hub across **24 countries**



Leveraging Finacle Trade Connect, banks could reduce Letter of Credit processing cycle time by 75%



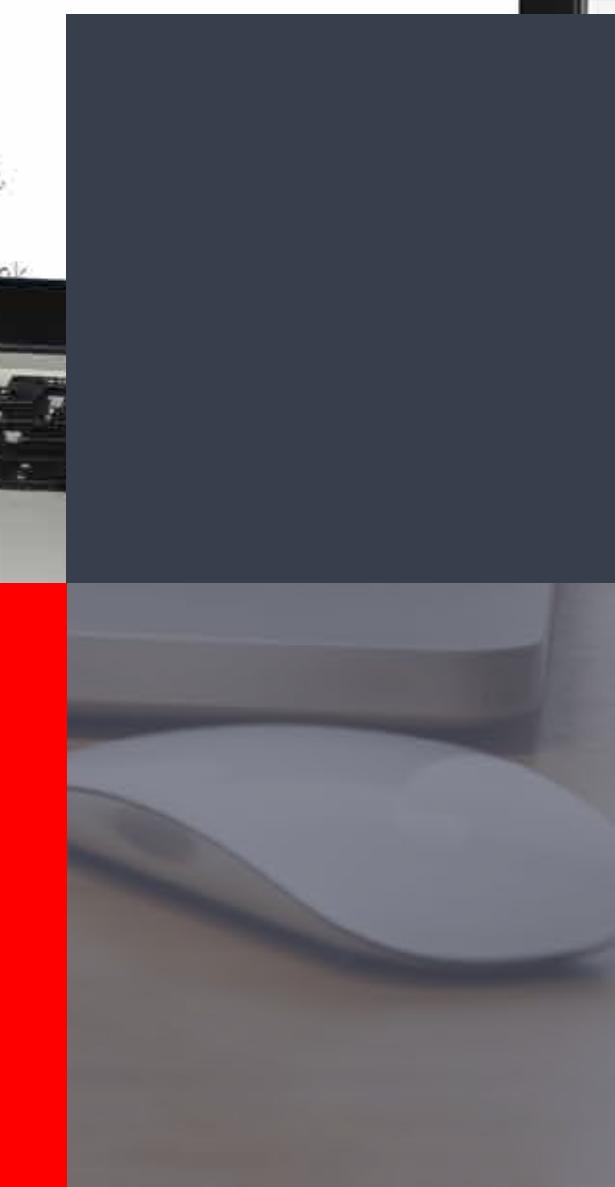
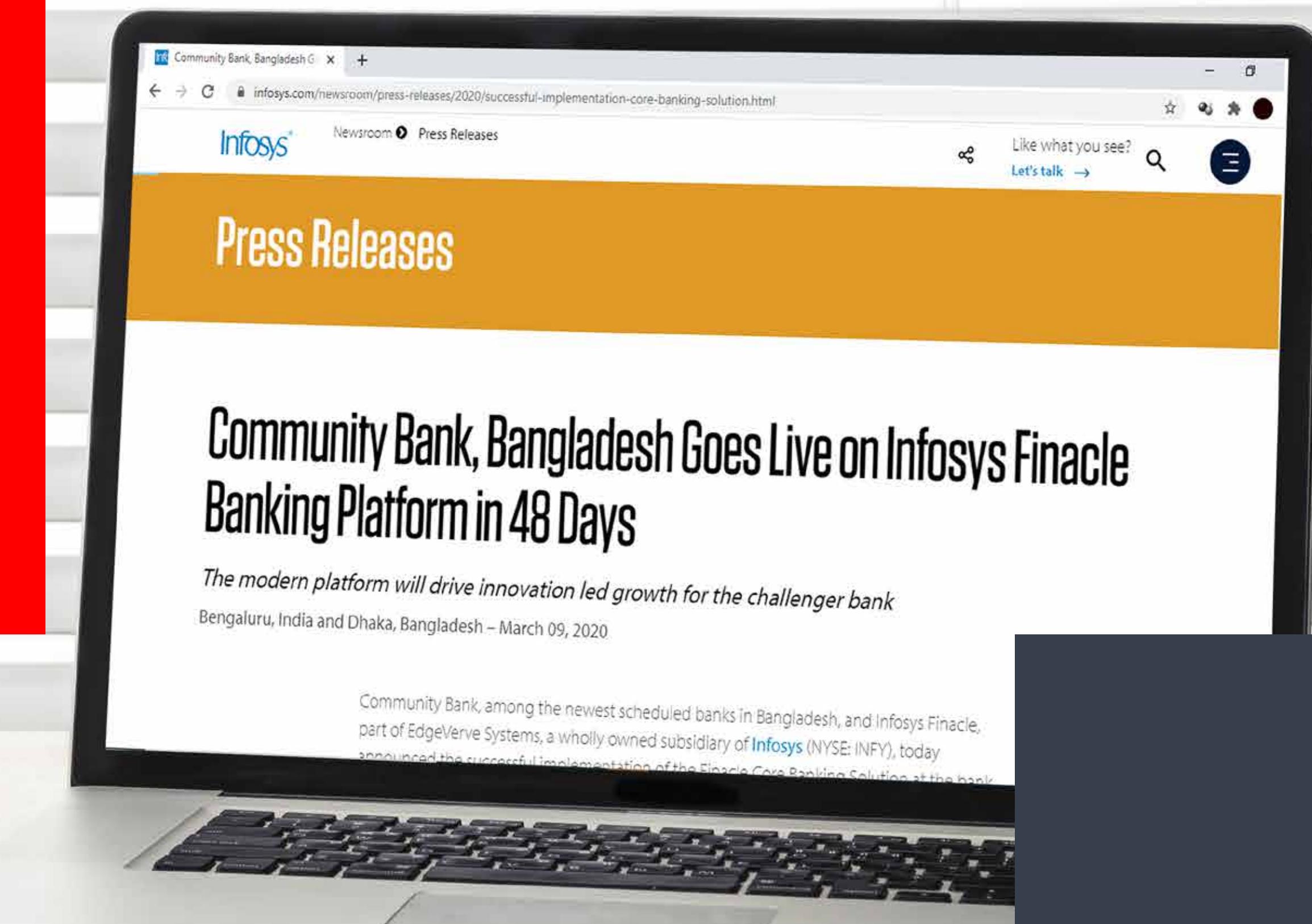
19% average improvement in straight through processing rates, with over 18% gaining more than 40% improvement[^]

Source – *Assessment of the top 1000 banks in the world by the Banker, 2020;
^Independent client value assessment, 2020

#5

Transform Better

Stay relevant to evolving market dynamics



Transform Better

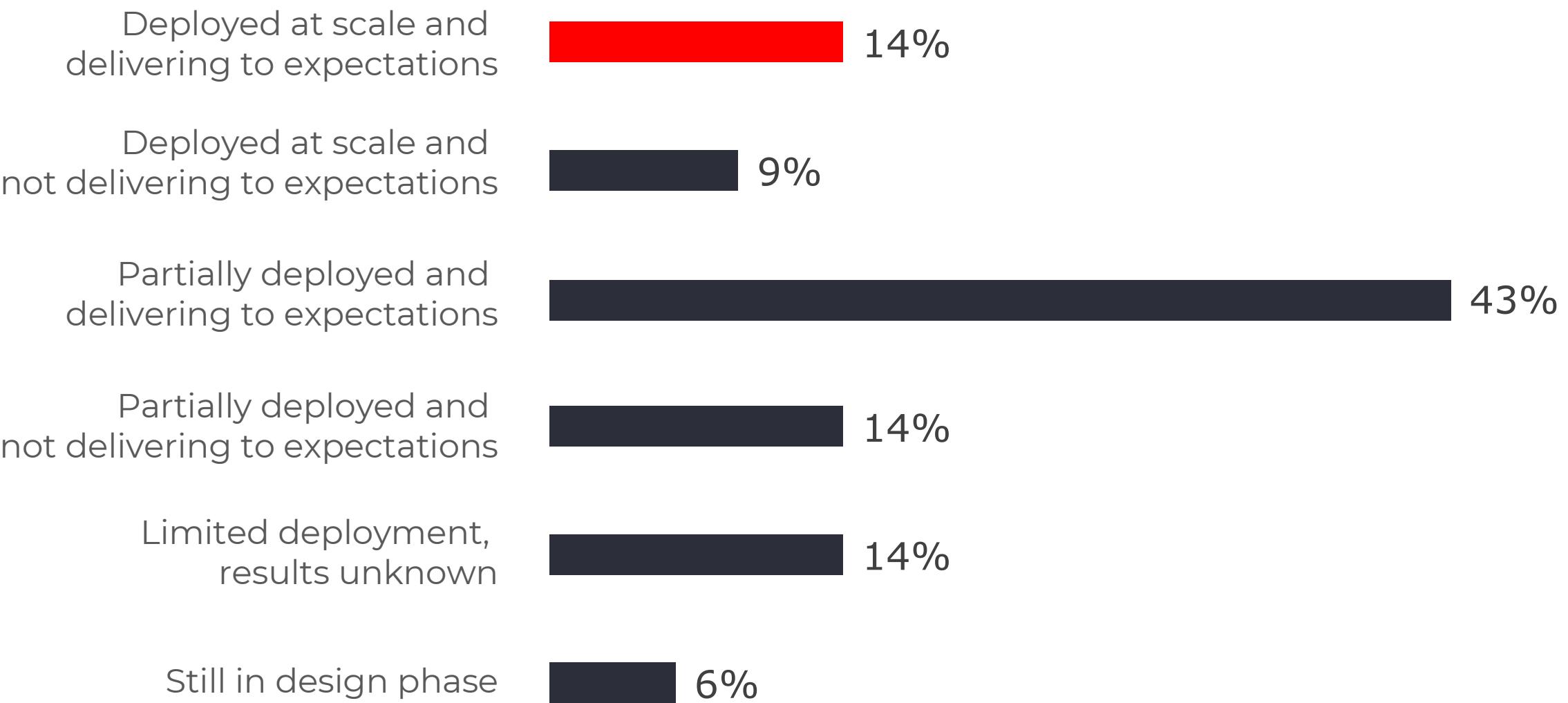
Scale Digital Transformation

As change spirals upwards and outwards in the industry, staying relevant is the biggest concern of bank leaders today. Consequently, banks are in a state of continual transformation – an ongoing pursuit of ways to create, deliver, and capture value.

The reported success, however, is quite underwhelming. In our research, only 14 percent of bankers said they had deployed digital transformation at scale and reaped the desired results. In many cases, the digital transformation is yet to cover the back-end core transformation. Consequently, the transformation programs are not unlocking desired benefits.

At its heart, a successful transformation is about managing change better. It is an outcome of three things – clarity of vision and target operating model, change competencies - people, process, technology and data readiness required to support change, and robust governance. And, we help banks across these areas.

Status of Digital Transformation



Despite consistent progress, most banks are far from achieving digital transformation at scale

Source: Efma and Infosys Finacle Innovation in Retail Banking 2021

Transform Better with Finacle

Finacle helps banks to transform better so that they can stay relevant to evolving market dynamics. With a componentized digital suite and flexible deployment options, we empower banks to mitigate risk and transform and upgrade in a phased manner. Our DevOps toolchain helps banks to build, test, deploy, and monitor new capabilities with speed to stay ahead of the competition.

Our global product suite, local expertise, and a team of in-house and partner experts is helping banks across 100 countries to scale their digital transformation with confidence.

Simply put, in mission-critical transformations, Finacle and our ecosystem partners ensure banks have access to seasoned experts to help navigate the future.



Reference bank

Global best practices and innovations

Parameterization for geo-specific innovations

Interface adapters with local banking infrastructure

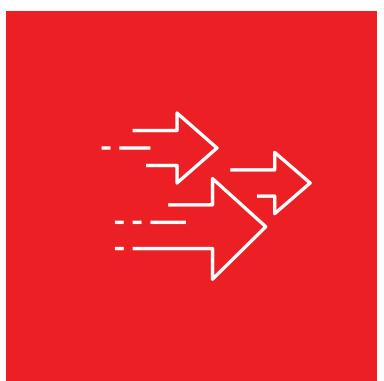


Phased transformation

Progressive modernization

A phase-wise approach

Value realization based prioritization



Agile delivery

Industry-leading agile practice

Progressive launches

Risks management and strong governance

Accelerated transformation proven across 100 countries

Most awarded solution suite in the industry

Finacle and its clients have won 21 industry awards for exemplary transformation programs in the year 2021. This makes Finacle the most awarded solution suite in the industry

Celent Model Bank Award 2021

- Bank BRI – Pinang

Juniper Future Digital Awards

- Kasikorn Line - Line bk

Global Banking and Finance Awards

Infosys Finacle

- The Next 100 Global Awards 2021 - Banking Technology
- Best Islamic Banking Technology Provider Middle East 2021

With clients

- Santander UK PLC
- Punjab National Bank
- Kasikorn Line Company Limited

IBSi FinTech Innovation Awards

- Bank of Baroda
- ICICI Bank
- Kasikorn Line
- Santander UK

MEA Awards

- Best Digital Banking Innovation provider – Infosys Finacle
- Sharjah Islamic Bank transformation Programme

IBSi NeoChallenger Bank Awards

- Emirates NBD Liv.
- Kasikorn Line

The Asian Banker Awards

- First Bank of Nigeria
- I&M Bank Limited
- Kasikorn Line
- Punjab National Bank
- RAK Bank

MEA Finance Awards

- Digital Banking Provider of the year – Infosys Finacle

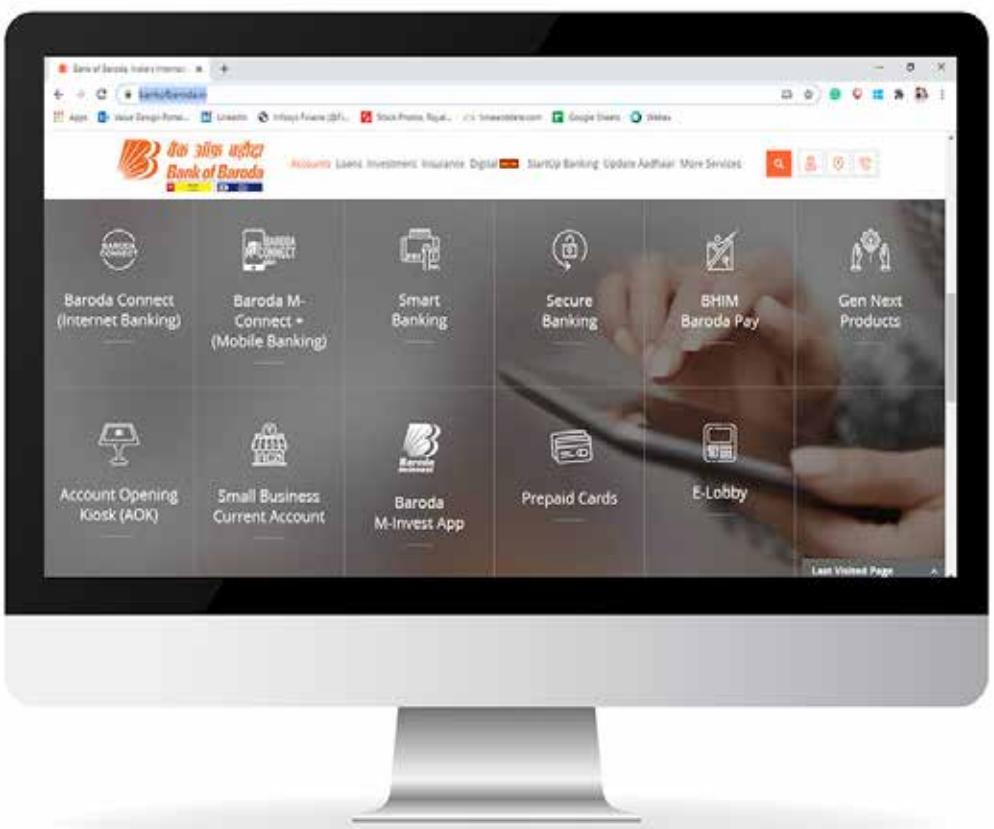
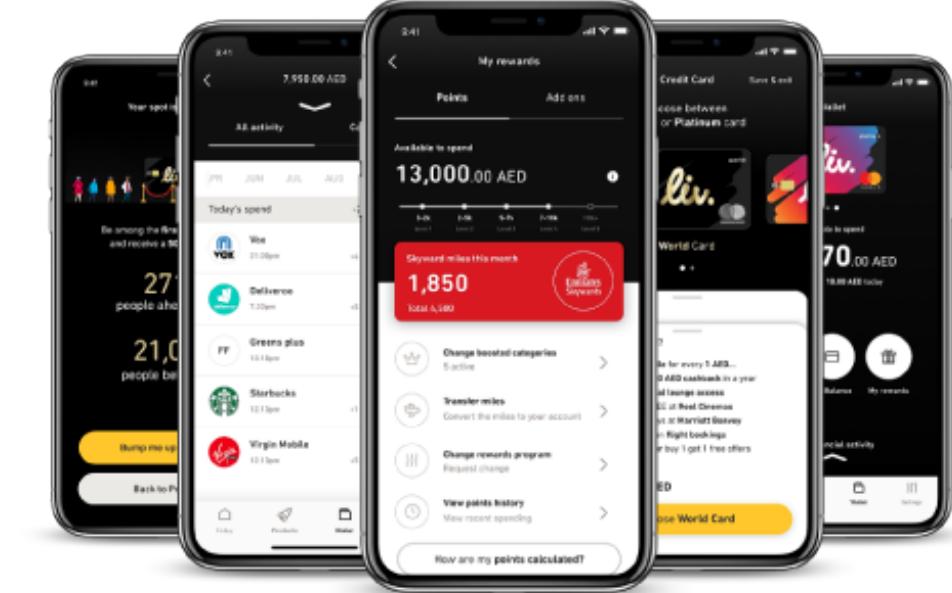
Transform Better

Our clients' success inspires us to do even better

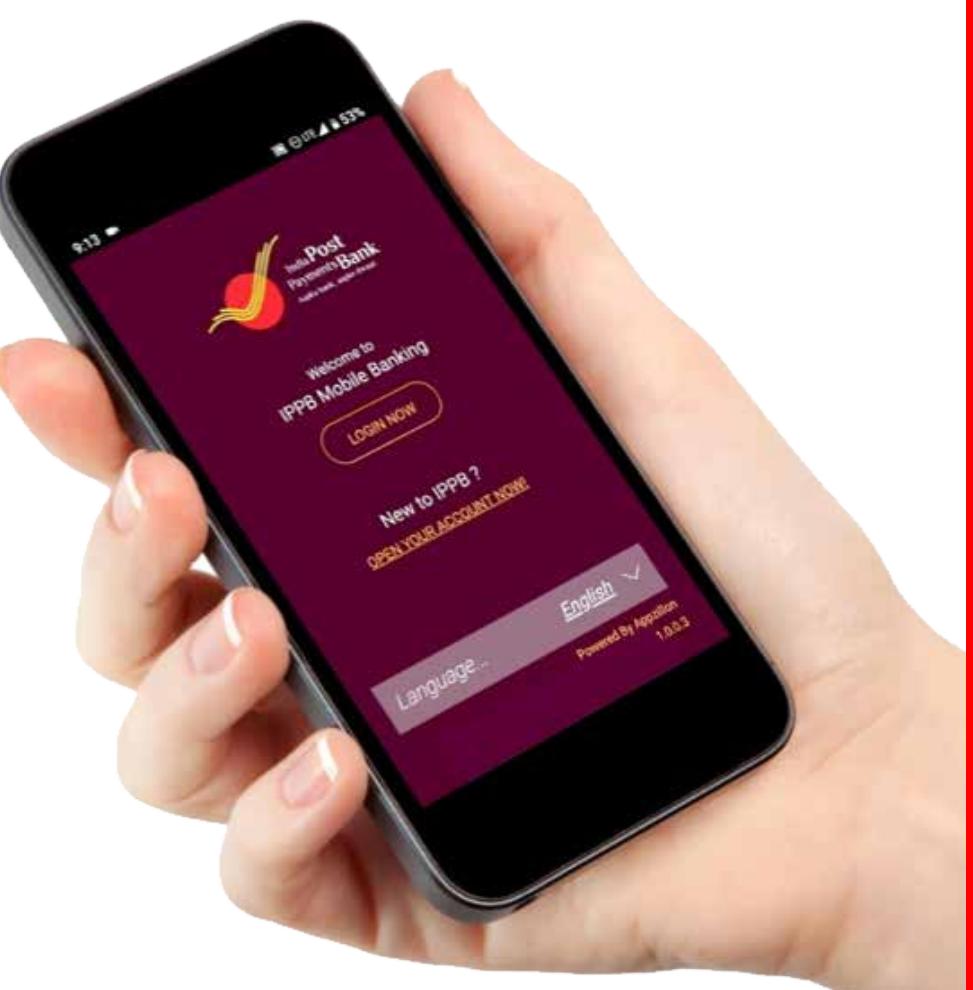
Merger of 3 large public sector banks in India during COVID, covering 9800+ branches and 143 million customers



India Post, World's largest core banking site serving 560+ mn customers



Community Bank, went live on Finacle Banking Suite in 48 days



Diverse businesses on unified solution: Emirates NBD - Conventional bank, Emirates Islamic Bank, Liv Digital-only Bank

In summary – The Finacle Promise

Customer expectations
and journeys have
evolved

Undifferentiated
offerings will
not work anymore

Margins are
under pressure

Pace of transformation
is slower than desired

We help our clients to...

ENGAGE BETTER

MAXIMIZE DIGITAL ENGAGEMENT

- Onboard, Sell, Service and Converse better
- Customer-led product design
- Traditional, contemporary & emerging Channels

INNOVATE BETTER

DRIVE BUSINESS MODEL INNOVATION

- Open APIs and webhooks
- Configure new offerings instantly
- DevOps pipeline
- Finacle App Center

OPERATE BETTER

DIGITIZE & AUTOMATE UBIQUITOUSLY

- Automated workflows | Native RPA | Cognitive automation
- Blockchain powered inter-organizational automation

TRANSFORM BETTER

SCALE DIGITAL TRANSFORMATION

- Flexible deployment options – Cloud, SaaS, On-Premise
- Phased transformation
- Agile delivery

By delivering

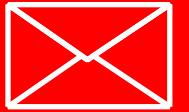
BETTER TECHNOLOGY

COMPOSABLE TECHNOLOGY

Cloud native | Cloud agnostic | Componentized | RESTful APIs | Data Lake | Embedded Insights | Population scale performance

Scale Digital Leadership

Join the Finacle Digital Banking
Community. Contact us today:

 finacle@edgeverve.com

 www.finacle.com

 www.linkedin.com/company/finacle/

 twitter.com/Finacle

Why we exist

To inspire better banking so that billions of people and businesses can save, pay, borrow, and invest better.

How we do it

Our solutions and people help banks to engage, innovate, operate and transform better, so that they can improve their customers' financial lives, better.

What we offer

A comprehensive suite of industry-leading digital banking solutions and SaaS services that help banks engage, innovate, operate and transform better.

Finacle is an industry leader in digital banking solutions. We are a unit of EdgeVerve Systems, a wholly-owned product subsidiary of Infosys (NYSE: INFY). We partner with emerging and established financial institutions to help inspire better banking. Our cloud-native solution suite and SaaS services help banks engage, innovate, operate, and transform better to scale digital transformation with confidence. Finacle solutions address the core banking, lending, digital engagement, payments, cash management, wealth management, treasury, analytics, AI, and blockchain requirements of financial institutions. Today, banks in over 100 countries rely on Finacle to help more than a billion people and millions of businesses to save, pay, borrow, and invest better.

For more information, contact finacle@edgeverve.com

www.finacle.com

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