

# Quartz Reward Points

----- Article source ----- <https://www.tcs.com/what-we-do/products-platforms/quartz/solution/quart-rewards-points-dlt-based-loyal-management-platform>

----- Watch the video to see how Quartz Reward Points works Industry Industries Solution Quartz™: Creating collaborative ecosystems using resilient technology Highlights In this article Abstract Challenge Solution Benefits Transformation starts here TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Related reading Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Create exclusive customer experiences with DLT-based loyalty reward programs With Quartz Reward Points Solution, reward points can be created, accrued, redeemed, and transferred seamlessly in the blockchain ecosystem. You have these already downloaded We have sent you a copy of the report to your email again. Loyalty reward programs are great options to increase customer retention and market capitalization across industries - retail, banking, consumer goods, travel, hospitality, telecom, or e-commerce. However, the current reward points management processes come with a number of inefficiencies including limited redemption options, lack of real-time transactions and settlements. Blockchain as a digitally distributed, decentralized, and single public ledger brings speed, flexibility, security, and transparency. Hence the blockchain-enabled reward points management becomes a highly competent and cost-effective solution for organizations. The traditional loyalty programs come with challenges for

both companies and customers including a basic lack of fungibility of reward points. A customer cannot use them for purchases at an online store or a grocery supermarket and is, instead, forced to redeem the points with the institution which may not always be possible or meaningful for the customer. Organizations struggle with creating personalized reward experiences, tracking reward points, poor conversions, reconciliation issues due to delayed settlements, and an inability to measure the success of the rewards program. The Quartz Reward Points solution on blockchain helps create a powerful ecosystem in which issuers of reward points (banks, merchants etc), and the acquirer/payment processor operate as nodes on the blockchain. Each participant can maintain and access information in real-time pertaining to their customers/members, transactions, and point balances. A combination of reward points/funds can be accrued, redeemed, and transferred seamlessly in the blockchain ecosystem. Using reward points across a vast network of issuers/merchants without any restrictions gives customers more flexibility. Vastly superior customer experience because of fungibility, simpler operational processes, instant settlements, and real-time view of transactions and the balance. Eliminates reconciliation overheads for all entities in the ecosystem. Audit trail gives a complete history of transactions. Better utilization of reward point balances, leading to healthier balance sheets for issuers. For small operators, an interlinked network provides unprecedented scale. We were impressed by the start-up friendly aspect of Quartz and the solution's technical capability to help us launch to aggressive timeframes and support our vision of geographical expansion. The objective is to support numerous merchant venues and redefine how they deliver services, and in the process increase customer loyalty. The solution from Quartz provides a hybrid network that allows our customers to pre-order goods and services from merchants utilizing the rewards on the private blockchain network and manage the Zap tokens on the public network simultaneously. Elliot Hall Quartz™ - Decentralized Blockchain Solutions for Enterprises and Ecosystems TCS to Implement Quartz™ Smart Solution for Wallets and Rewards for UK Startup Zapaygo TCS a Leader in Enterprise Blockchain Services: Everest Group TCS' Blockchain Solution, Quartz™ Ranked #1 Best Performing Fraud Management Solution Ready to move from enterprise to ecosystem? Theme Font size Line height =====

## Quartz Meeting Services

----- Article source ----- <https://www.tcs.com/what-we-do/products-platforms/quartz/solution/quartz-meeting-services-dlt-powered-virtual-agms> ----- Industry Unlocking Exponential Future Growth in Capital Market Firms Solution Quartz™: Creating collaborative ecosystems using resilient technology Highlights In this article Abstract Benefits Transformation starts here TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all.

Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Challenge Solution Related reading Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Boost shareholder turnout with fully automated, accessible, and auditable annual general meetings You have these already downloaded We have sent you a copy of the report to your email again. The pandemic magnified the critical need for a robust digital infrastructure for shareholder meetings, and the adoption to online meetings is an opportunity to create a paradigm shift in this space. A blockchain-powered solution also enables transparency and immutability, boosting investor confidence and meeting regulatory requirements. The resolutions proposed and the voting results are cryptographically stored on the blockchain ensuring that it is tamper-proof. The ecosystem supports investors participating across geographies, eliminating the logistical challenges, and reducing the efforts in collecting votes. Computation of voting results can be conducted immediately, and the results can be announced within a shorter timeframe. The traditional world of general meetings (AGMs) has for long been challenged with ensuring sufficient investor participation and transparency. There are significant manual interventions leading to delayed and costly processes. The physical ballot voting process leads to delayed result announcements. The General Meeting Services from Quartz is a cloud-ready, Distributed Ledger Technology (DLT)-powered virtual meeting solution. The solution streamlines AGMs by introducing automation right from the setup to collection and consolidation of votes to real-time computation and dissemination of voting results upon closure. The solution enhances investor participation by supporting across geographies by eliminating logistical challenges. The real-time view of voting status, results, and resolution data for the participants ensures greater transparency. The tamperproof ledger ensures the sanctity of votes cast and audit trail for end-to-end tracking of changes to voting and resolution data. Data confidentiality as each node/firm has access to clauses/sections relevant for them which is essential in meeting service events. Administration and monitoring of the ecosystem through the command center. Quick voting computation helps in timely

result announcements. Quartz Magazine Edition 5 : From the Concept to the Practice of Blockchain A new beginning for our shareholders Quartz™ - Decentralized Blockchain Solutions for Enterprises and Ecosystems TCS' Quartz™ Solution Wins Award for Outstanding Innovation Ready to move from enterprise to ecosystem? Theme Font size Line height

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## Quartz™ for Markets

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----- Industry Unlocking Exponential Future Growth in Capital Market Firms Solution Quartz™: Creating collaborative ecosystems using resilient technology Highlights In this article Challenge Solution Benefits The Quartz Advantage Transformation starts here TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Related reading Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. You have these already downloaded We have sent you a copy of the report to your email again. Tokenization of real-world assets now offers an alluring opportunity to the global investor community. Innovation, powered by blockchain, has opened up new marketplaces for tokenized asset classes, including newer types of illiquid and exotic assets. It democratizes the access of assets to mass market investors, enabling people to turn fractional, small-value investments into high-value assets. Tokenization has changed the market structure given its inherent potential

for trading across jurisdictions with instant settlement. To meet the market demand, organizations need capabilities to trade tokenized assets of all kinds, operating under the precision and robustness associated with the traditional system. Quartz™ for Markets supports MIIs including exchanges, depositories, central banks, payment infrastructures, private banks, custodians, and issuers with the full lifecycle of tokenized securities across asset classes while being fully integrated and interoperable with traditional market infrastructure. In addition to the traditional asset classes such as equities and bonds, the solution has built-in support for newer asset classes such as non-fungible tokens (NFTs) and central bank digital currencies (CBDC), and exotic assets such as rare coins, and jewelry. Also, the solution includes an intuitive, low-code development kit to help your institution meet future needs by extending the capabilities of Quartz for Markets. The solution can be deployed on a choice of public and private DLT (distributed ledger technology) platforms. The solution helps you conduct any or all of the following marketplace activities: Convert real world assets such as artwork, and real estate into digital tokens and market them. Invest in tokenized asset-backed digital tokens for real estate, gold, and art alongside purely digital assets such as non-fungible tokens (NFTs) and loyalty points. Manage the full lifecycle of asset-backed digital tokens, including token issuance custody. Conduct secondary market trading activities through order management, matching, atomic settlement, and surveillance. Service digital assets with eVoting and general meeting services. Comply fully with relevant KYC/AML regulations. Settle with flexibility and liquidity using the customer's choice of fiat currencies, cryptocurrencies, stablecoins, and digital currencies. Interoperate with market infrastructure for equity, fixed income, warrants, and other traditional financial instruments. By offering both traditional and tokenized assets flows on the same platform, you can provide better services to your customers. Faster settlements help your institutions with more liquidity and a range of economic benefits. The simplification and replacement of traditional financial assets with smart contracts reduce the process and cost involved, thus making them more affordable and accessible for your customers. The smart contracts permanently record transactions and make them immutable and instantly executed, thereby reducing data duplication and fraud risks. A new beginning for our shareholders. A vision for cryptocurrencies and tokenization. Quartz™-powered TCS BaNCS™ Network Named Best Blockchain Breakthrough of the Year. TCS' Quartz Blockchain Solution powers Landmark Cross-Border Data Exchange in Africa. Ready to move from enterprise to ecosystem? Theme Font size Line height

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## Quartz Settlements

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costs. Reduces systemic risk as the distributed nature of the blockchain eliminates any single point of failure. Eliminates data duplication and messaging overheads, hence reduces reconciliation efforts with market participants. Quartz solution is architected on the premise that tokenized digital assets will coexist with conventional assets and enables clients to drive differentiation and growth. The solution builds on TCS' position as one of the leading providers in the market infrastructure and asset servicing space. R. Vivekanand BankservAfrica Selects TCS BaNCS™ (Central Payments Infrastructure) to Drive South Africa's Rapid Payments Program TCS' Quartz™ Solution Wins Award for Outstanding Innovation Quartz™ for Markets Named Best New Post Trade Solution of the Year by Financial Technologies Forum SGX Selects TCS as Strategic Partner for its NSE IFSC-SGX Connect in Gift City Ready to move from enterprise to ecosystem? Theme Font size Line height =====

# The future is tokenized - Quartz Magazine 1

----- Article source ----- <https://www.tcs.com/what-we-do/products-platforms/quartz/magazine/quartz-magazine-edition-1-future-is-tokenized> ----- Industry Banking Services Transformation: Unlocking Exponential Value Omnichannel CX and Intelligent Innovation - The Future of Retail Unlocking Exponential Future Growth in Capital Market Firms The future is tokenized - Quartz Magazine, Edition 1 The future will be tokenized TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Related reading Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work

begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. You have these already downloaded We have sent you a copy of the report to your email again. TCS Quartz is building ecosystems that bring together participants from various industries, including energy and utilities, government, financial services, and real estate. Starting with this issue of our redesigned Quartz magazine, we feature our latest thinking about the most promising business opportunities for Smart Ledgers, outline the most innovative use cases being deployed using distributed ledger technology, and showcase the advantages of our new products and solutions. The magazine covers: Quartz Magazine Edition 2: Focusing on The New Age Crypto World Quartz Magazine Edition 3: All About the Launch of Quartz for Markets Redefining interbank borrowing Quartz Magazine Edition 4 on the Future of NFTs and CBDC Vision Read the Quartz Magazine to know how tokenization can enable people to invest directly into high-value assets without being obliged to go through the entire chain of intermediaries, how rewards points can be turned into a highly liquid, fungible, and valuable currency, and more =====

## The New Age - Quartz Magazine 2

----- Article source ----- <https://www.tcs.com/what-we-do/products-platforms/quartz/magazine/quartz-magazine-edition-2-the-new-age> ----- Industry Banking Services Transformation: Unlocking Exponential Value Omnichannel CX and Intelligent Innovation - The Future of Retail Unlocking Exponential Future Growth in Capital Market Firms The New Age - Quartz Magazine, Edition #2 The New Age TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Related reading Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary.



We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. You have these already downloaded We have sent you a copy of the report to your email again. This edition of the Quartz magazine features launch of Quartz Crypto Services, insights from our first Quartz Live event on “The New Age Crypto World’, deploying the Wallets and Rewards solution by UK-based start-up Zapaygo, highlights from our recent event presentations at Blockchain Revolution Global and Blockchain Expo and many more. The magazine covers: We were impressed by the start-up friendly aspect of Quartz and the solution’s technical capability to help us launch to aggressive timeframes and support our vision of geographical expansion. The objective is to support numerous merchant venues and redefine how they deliver services, and in the process increase customer loyalty. Elliot Hall Quartz Magazine Edition 3: All About the Launch of Quartz for Markets Quartz Magazine Edition 1: The Future Is Tokenized Redefining interbank borrowing Quartz Magazine Edition 4 on the Future of NFTs and CBDC Vision Read stories from the launch of Quartz Crypto Services, insights from our first Quartz Live event, deploying the Wallets and Rewards solution by UK-based start-up Zapaygo and many more.

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## Quartz Takes Off - Edition 3

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over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. You have these already downloaded We have sent you a copy of the report to your email again. Quartz is enabling people to make payments with their mobile phones and for banks to issue digital bank guarantees to companies. We've had a recent go-live using blockchain to track energy for solar projects, and another for interbank borrowing at a major private-sector bank in India. These are just a few highlights of the very different industries and of the kind of work we are doing in filling white spaces with innovative solutions and leveraging DLT to do it differently and do it better. The magazine covers: We are delighted with the successful integration of Thales with Quartz solutions, which will help organizations in extending their product portfolio to the exciting world of crypto and digital fungible and non-fungible assets Todd Moore Quartz Magazine Edition 1: The Future Is Tokenized Quartz Magazine Edition 2: Focusing on The New Age Crypto World Quartz Magazine Edition 4 on the Future of NFTs and CBDC Vision Redefining interbank borrowing Read the Quartz magazine edition #3 Quartz magazine featuring a special report on 'Quartz Takes Off' - 10+ clients going into production with blockchain in the past few months launch of Quartz for Markets, Quartz Partner Program – enabling technology providers to work with us through Quartz Hub and more.

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## **The Ideas Issue - Edition 4**

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## **From concept to practice: The state of technology - Edition 5**

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Quartz Magazine Edition 4 on the Future of NFTs and CBDC Vision Quartz Magazine Edition 3: All About the Launch of Quartz for Markets Quartz Magazine Edition 2: Focusing on The New Age Crypto World Quartz Magazine Edition 1: The Future Is Tokenized Read this edition of the magazine to know all about the evolution of blockchain and how Quartz solutions and tech like AI and DLT help solve business problems

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# Quartz™ - DLT Solutions for Enterprises and Ecosystems

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## Quartz for KYC

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Advantage Harness the power of next-gen technology TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. You have these already downloaded We have sent you a copy of the report to your email again. KYC regulations are increasingly becoming critical issues for organizations globally and it is estimated that millions are spent each year on KYC related procedures alone. Existing KYC processes are lengthy and complex, affording little transparency on how data is collected. Further, the secure authentication of customer identification data and the need to protect it from unauthorized and fraudulent usage add to the challenges faced by firms worldwide. What institutions are looking for is a single and integrated solution catering to multiple regulatory requirements and stakeholder needs. The KYC solution from Quartz is an enterprise-wide e-KYC platform that offers organizations a comprehensive view of all client relationships spanning multiple business lines, enabling intelligent and informed decision-making. TCS has invested in future-proofing our KYC solution through integration with DLT (Distributed ledger technology) and AI/ML technologies, enabling organizations to leverage the power of ecosystems. This strategy is designed to bring in efficiencies for the organizations and enhance the end customer experience significantly. The solution is designed to simplify the end-to-end KYC process, standardize and streamline data collection for efficient and rapid customer onboarding, periodic reviews, remediation and lifecycle management. It caters to the KYC requirements of institutions across multiple industries. Co-existence and Interoperability: Quartz solutions are built on this philosophy and can integrate with third-party solutions and various blockchain based systems and networks. Integration: Quartz

solutions are simple, lightweight and can seamlessly bring together third-party solutions, legacy applications and messaging middleware. They can therefore reduce entry barriers to blockchain adoption by insulating connecting systems from the complexities of the underlying blockchain. Agile Development and Deployment Framework: Quartz DevKit along with its foundational components can provide an agile framework for faster development and deployment of business applications on a choice of blockchain platforms. Theme Font size Line height  
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## The Quartz Hub

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across varied industries. Our partnerships ensure that our customers not only leverage DLT & AI/ML based solutions from Quartz, but also stand to gain from the unique strengths that the continuously growing community of our partners can bring in. The roster of partners who are part of the Quartz Hub comprise solution providers, system integrators, cybersecurity firms, hyperscalers, industry consortia, and data providers to name a few. This collaborative approach means that our customers can rely on TCS to bring in these partner solutions and capabilities based on the business need, leaving customers free to focus on the business and market strategy. Importantly, this approach also means that customers gain a “time to market” competitive advantage when it comes to the ability to implement enterprise grade solutions, in a truly agile manner.

**Blockchain Research Institute (BRI)** The Blockchain Research Institute (BRI) is an independent, global think-tank dedicated to inspiring and preparing private and public-sector leaders to lead Web3 transformation. BRI brings together some of the world’s leading thinkers to undertake Web3 technology, producing practical insights to help its members drive digital transformation across industries. [Read more](#)

**Crunchfish** Crunchfish is a deep tech company developing a device-agnostic generic trusted client application platform for offline payments, tokenized card payments as well as other mobile client / server systems. [Read more](#)

**eVision** Headquartered in Egypt, eVision has been providing innovative software solutions that have helped transform operations, risk management, and compliance in the banking industry for over two decades. eVision has enabled straight through processing operations, so banks could operate more efficiently and effectively, focusing on delivering exceptional customer experiences and driving business growth in a safe environment. [Read more](#)

**LF Decentralized Trust** LF Decentralized Trust is the open-source foundation for the collaborative development of technologies powering the transformation to decentralized systems and applications. Previously known as the Hyperledger Foundation, it was founded in 2015 to bring transparency and efficiency to the enterprise market by fostering a thriving ecosystem around open source blockchain software technologies. As a project of the Linux Foundation, the LF Decentralized Trust coordinates a community of member and non-member organizations, individual contributors, and software developers building enterprise-grade platforms, libraries, tools, and solutions for multi-party systems using blockchain, distributed ledger, and related technologies. [Read more](#)

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**Polygon Labs** Polygon Labs develops Ethereum scaling solutions for Polygon protocols. Polygon Labs engages with other ecosystem developers to help make available scalable, affordable, secure and sustainable blockchain infrastructure for Web3. Polygon Labs has initially developed a growing suite of protocols for developers to gain easy access to major scaling solutions, including Layer 2s (zero-knowledge rollups), sidechains, app-specific chains and data availability protocols. [Read more](#)

**SIL** SIL is an IT solutions provider transforming public and private sector organizations in Mauritius and mainland Africa. Since 1989, SIL has been the go-to ICT system integrator with a reputation for innovative and tailored solutions. SIL helps clients tackle their toughest challenges, from systems integration to ERP implementation, application software



development, and networking. Read more Thales Thales is a global leader in advanced technologies within three domains: Defense & Security, Aeronautics & Space, and Cybersecurity and Digital Identity. It develops products and solutions that help make the world safer, greener and more inclusive. Read more Quartz Smart Solutions: Ready-to-use, DLT Solutions for Business Quartz Magazine Edition 5 : From the Concept to the Practice of Blockchain Moving from pilots to production in blockchain TCS Named a Leader in Enterprise Blockchain Services by Everest Group Theme Font size Line height =====

## Frictionless customer journeys and collaborative ecosystems

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the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Products and Platforms / TCS BaNCS™ Agile. Resilient. Innovative. You have these already downloaded We have sent you a copy of the report to your email again. TCS BaNCS helped launch a digital-only bank in five months, with 90-second customer onboarding and seamless integration with the financial ecosystem in the region. A universal financial solution TCS BaNCS facilitates transformation for practically every business process within every domain of the financial services industry. The TCS BaNCS suite of products is designed to help financial services institutions enhance end-customer experience, gain operational efficiency, and embrace open and innovative technologies that embody true digital customer engagement. TCS BaNCS products, spanning banking, capital markets, and insurance, are installed in more than 500 financial institutions worldwide. Premised on the vision of creating frictionless digital financial journeys, the products offer advanced breadth and depth of functionality and are built on a modern, deep technology stack. This ensures that financial institutions of myriad types and industry segments derive high performance from their mission-critical applications securely. Made available on the cloud, also offered as SaaS, and built on a strong digital core, TCS BaNCS helps banks and financial services institutions become more agile and intelligent by leveraging open technologies and rich ecosystems. Global population serviced by TCS BaNCS for Banking Countries covered Out of top 10 custodian and asset management firms running on TCS BaNCS Property and casualty policies serviced globally Life, annuity, and pension policies A holistic product suite Customized solutions across the finance sector Partner solutions available on TCS BaNCS Marketplace Consistent benchmark results A bank in a hypergrowth market transforms its payment landscape with the help of TCS BaNCS, leading to an award-winning implementation story that delivers auto-scaling capabilities to meet transaction volume demands. 01. TCS BaNCS for Banking Our banking clients serve everyone from high-net-worth households or first-time homeowners to people opening bank accounts through financial inclusion initiatives. Encompassing solutions for payments, transaction banking, treasury, reconciliations, and risk management, our solutions help banks foster rapid growth, innovate at scale, and realize a shared purpose through the TCS BaNCS ecosystem. 02. TCS BaNCS for Capital Markets TCS BaNCS is used in more than 100 markets globally, across the Capital Markets value chain encompassing asset servicing, brokerage, market infrastructure institutions and custodians. A set of industry-leading products, TCS BaNCS has helped both buy-side and sell-side institutions implement robust, error-proof, STP-enabled processes spanning trade processing, clearing and settlement and portfolio accounting across multiple assets and markets. On the retail and institutional brokerage side, customers have seen breakthrough growth in trade volumes, while being able to handle 100,000+ concurrent users with microsecond response times. Market infrastructure institutions have been able to combine high performance, low latency, and best-in-class resilience with the agility to introduce new products and multiple asset classes with the TCS BaNCS solution. 03. TCS BaNCS for Insurance TCS BaNCS for Insurance is an end-to-end core insurance solution spanning life, annuity, pensions, property and casualty, reinsurance, and health insurance, and is designed to support every event in the lifecycle of a policy. The solution services over 30 million

life, annuity, and pension policies and 135 million property and casualty policies for customers in UK, Australia, New Zealand, South Africa, Middle East, Hong Kong and India. Venkateshwaran Srinivasan, Global Head of TCS Financial Solutions, discusses the shift to microservices & cloud-native applications to enhance payment TCS will help the bank redefine customer experience and create a modern core banking solution Tata Consultancy Services' TCS BaNCS™ will Help Standardize and Streamline Processes in Over 100 Markets and Further Enhance Customer Experience The partnership to serve over 5.5 million Life and Pensions policies further enhances TCS' growth momentum in the UK We selected TCS BaNCS to assist in further streamlining our corporate actions processing and providing near-real time data to Global Custody clients enabling them to make time-critical investment decisions. Hannah Elson Technology Vendor of the Year - Global Custodian Awards 2024 Best Cross-Border Payments Technology Provider 2024 Best T+1 Strategic Partner - FTF News Technology Awards 2024 SWIFT gpi certification from SWIFT Read More Best Corporate Actions Service Provider - FTF News Technology I Corporate Actions certification from SWIFT Read More Securities Settlement certification from SWIFT Read More Payments Certification from SWIFT Won the Best Core Implementation Award at MEA Finance Summit 2022 Recognized as a Large Player in the Now Tech Report for Digital Wealth Management Ranked #1 Investment and Fund Management Solution in IBSI SLT 2022 TCS Signs Strategic Deal to Digitally Transform Mansfield Building Society's Services in the UK Central Bank in US Selects TCS BaNCS™ to Modernize its Core Technology TCS BaNCS Named a Leader in Wealth Management by Everest Group TCS BaNCS Named Wealth Management Technology Leader by Everest Group TCS BaNCS at CorpActions 2024, London TCS BaNCS and Quartz at SIBOS 2024, Beijing TCS BaNCS at The Banking Scene Conference Brussels 2024 TCS BaNCS at the All India Urban Co-operative Banking Summit & Awards Theme Font size Line height TCS BaNCS customers will always be at the forefront of new trends. =====

## Transforming Israel's banking sector

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Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. One Zero Digital's landmark launch The growing network of smart, secure banking TCS BaNCS Banking TCS BaNCS Capital Markets TCS BaNCS Insurance Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. You have these already downloaded We have sent you a copy of the report to your email again. A shared, end-to-end digital Banking Service Bureau (BSB) powered by TCS BaNCS™ for start-up banks to easily plug into. The BSB's modular architecture offers specific best-in-class capabilities to gain competitive differentiation and drive growth. Connected to the entire banking and securities ecosystem in Israel, including payment gateways, stock exchanges, regulatory authorities and market data providers. Boosting competition, sparking innovation to rejuvenate banking The Government of Israel's Ministry of Finance was looking to encourage the entry of new digital-only banks that would boost competition, spark greater innovation and rejuvenate the banking sector. It selected TCS to play a leading role in this initiative, for its deep domain knowledge in the banking industry and experience in working with the largest financial institutions in the world. A shared, end-to-end digital platform powered by TCS BaNCS™ TCS built the Banking Service Bureau (BSB), a shared, end-to-end digital banking operations platform powered by TCS BaNCS™, that start-up banks can easily plug into, to launch their operations quickly and securely. It connects to the entire banking and securities ecosystem in Israel, including local and international payment gateways, stock exchanges, various regulatory authorities and market data providers. TCS' Banking service Bureau powered by the TCS BaNCS product suite has helped us gain an early lead by making available a full digital core for banking, including the necessary infrastructure and operational processes. GAL BAR DEA The first bank to commence operations using BSB is One Zero Digital Bank, Israel's first completely digital bank, and the first to receive a banking license in the country in over 40 years. Currently running as a pilot, the bank will be open for all customers in the coming months. "As the first digital start-up bank in Israel, our motto is to provide differentiated banking services and use technology to its fullest potential to deliver an innovative alternate to traditional banks. While we have started

with Israel, we are keen to grow in other markets too. As part of this journey, TCS' Banking service Bureau powered by the TCS BaNCS product suite has helped us gain an early lead by making available a full digital core for banking, including the necessary infrastructure and operational processes. This has given us the space to focus on our core offerings and launch banking services in rapid time." says Gal Bar Dea, CEO, One Zero Bank Besides start-up banks, incumbent banks can also take advantage of the BSB's modular architecture and consume only specific best-in-class capabilities to gain competitive differentiation and drive growth. One of the modules in the BSB is its Digital Bank Guarantee platform, powered by TCS' Quartz® blockchain solution. It digitally transforms the end-to-end lifecycle of guarantees, enables seamless data sharing with various beneficiaries, faster execution, reduced errors, and enhanced transparency, security and data privacy. Bank Hapoalim, Israel's largest bank, with a 30% share of all bank guarantees in the country, has signed up for this platform.

01. TCS BaNCS Banking Our banking clients serve everyone from high-net-worth households or first-time homeowners to people opening bank accounts through financial inclusion initiatives. Encompassing solutions for payments, transaction banking, treasury, reconciliations, and risk management, our solutions help banks foster rapid growth, innovate at scale, and realize a shared purpose through the TCS BaNCS ecosystem.

02. TCS BaNCS Capital Markets TCS BaNCS is used in more than 100 markets globally, across the Capital Markets value chain encompassing asset servicing, brokerage, market infrastructure institutions and custodians. A set of industry-leading products, TCS BaNCS has helped both buy-side and sell-side institutions implement robust, error-proof, STP-enabled processes spanning trade processing, clearing and settlement and portfolio accounting across multiple assets and markets. On the retail and institutional brokerage side, customers have seen breakthrough growth in trade volumes, while being able to handle 100,000+ concurrent users with microsecond response times. Market infrastructure institutions have been able to combine high performance, low latency, and best-in-class resilience with the agility to introduce new products and multiple asset classes with the TCS BaNCS solution.

03. TCS BaNCS Insurance TCS BaNCS for Insurance is an end-to-end core insurance solution spanning life, annuity, pensions, property and casualty, reinsurance, and health insurance, and is designed to support every event in the lifecycle of a policy. The solution services over 30 million life, annuity, and pension policies and 135 million property and casualty policies for customers in UK, Australia, New Zealand, South Africa, Middle East, Hong Kong and India.

Designing a 360-degree ESG Dashboard for Banks' Lending Portfolios Transitioning from T+2 to T+1 Settlement Cycle in UK and EU Markets Transforming Payments with Cloud-based, Microservices Architecture Leading Banks Worldwide Transform Payments with TCS BaNCS TCS BaNCS customers will always be at the forefront of new trends.

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# Transforming India's Lending Sector with a New Digital Platform

----- Article source ----- <https://www.tcs.com/what-we-do/products-platforms/tcs-bancs/case-study/transforming-indias-lending-sector> -----

**Products and platforms TCS BaNCS™: Enabling Transformation in Banks and Financial Institutions Highlights**

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TCS works hand in hand with world-leading investors. TCS BaNCS Banking TCS BaNCS Capital Markets TCS BaNCS Insurance

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Non-Banking Financial Companies (NBFCs) are a key component of India's financial ecosystem, helping make credit and other financial services accessible to the small-scale and unorganized sectors, and to the large unbanked population. However, with low technology intensity and largely manual processes, these firms have struggled to meet consumer expectations around digital experience and speed of service on the one hand, and with regulatory compliance and lack of easy access to capital on the other hand. This has held back the sector's growth relative to the market's potential. Recognizing that the industry's fragmented structure and common attributes lent itself to a cloud-based SaaS platform, TCS built a first-of-its-kind, cloudbased lending and securitization solution, bringing together the power of two of its highly successful products - TCS BaNCS™

and TCS iON™, and the DigiGOV™ governance framework, to completely digitize and reimagine the core processes for the sector. The new platform is a collaborative, connected system that transforms the end-to-end lending and securitization value chain, offering secure and timely flow of data among stakeholders within the ecosystem. It leverages AI and ML to enhance end-customer and internal-stakeholder experience, and improve speed and accuracy in decision-making. Our partnership with TCS is helping us to realize our strategy of investing in technology enabled solutions to improve customer experience. DEO SHANKAR TRIPATHI NBFCs subscribing to the platform benefit from enhanced customer experience, improved liquidity, more resilient and agile operations, and improved regulatory compliance across lending and securitization. Impressed with the rich functionality, flexibility and scalability of the solution, some of India's largest private sector banks are also adopting it for their personal lending business. Aadhar Housing Finance Limited, a housing finance company with a pan-India presence implemented TCS' lending and securitization solution in FY 2022 and has been able to transform its operations, end to end. At the back end, TCS' solution has helped strengthen controls, ease regulatory compliance, enhance data security and drive operational efficiency. On the front end, it has enabled easier and more efficient customer experience. The solution's robust lead management processes, with lead tracking and reporting have helped drive Aadhar's growth and expand its market presence. Deo Shankar Tripathi, MD and CEO, Aadhar Housing Finance Limited "Our partnership with TCS is helping us to realize our strategy of investing in technology enabled solutions to improve customer experience. We hope to reap the full benefit of this transformation to expand our market reach." 01. TCS BaNCS Banking Our banking clients serve everyone from high-net-worth households or first-time homeowners to people opening bank accounts through financial inclusion initiatives. Encompassing solutions for payments, transaction banking, treasury, reconciliations, and risk management, our solutions help banks foster rapid growth, innovate at scale, and realize a shared purpose through the TCS BaNCS ecosystem. 02. TCS BaNCS Capital Markets TCS BaNCS is used in more than 100 markets globally, across the Capital Markets value chain encompassing asset servicing, brokerage, market infrastructure institutions and custodians. A set of industry-leading products, TCS BaNCS has helped both buy-side and sell-side institutions implement robust, error-proof, STP-enabled processes spanning trade processing, clearing and settlement and portfolio accounting across multiple assets and markets. On the retail and institutional brokerage side, customers have seen breakthrough growth in trade volumes, while being able to handle 100,000+ concurrent users with microsecond response times. Market infrastructure institutions have been able to combine high performance, low latency, and best-in-class resilience with the agility to introduce new products and multiple asset classes with the TCS BaNCS solution. 03. TCS BaNCS Insurance TCS BaNCS for Insurance is an end-to-end core insurance solution spanning life, annuity, pensions, property and casualty, reinsurance, and health insurance, and is designed to support every event in the lifecycle of a policy. The solution services over 30 million life, annuity, and pension policies and 135 million property and casualty policies for customers in UK, Australia, New Zealand, South Africa, Middle East, Hong Kong and India. Designing a 360-degree ESG Dashboard for Banks' Lending Portfolios Transforming Payments with Cloud-based,

Microservices Architecture Revamping Core Banking with Microservices and Cloud Nativity Digital Contracts: TCS BaNCS' Blueprint for Seamless Contracting TCS BaNCS customers will always be at the forefront of new trends. Theme Font size Line height =====

## Modernizing UK credit unions with TCS BaNCS

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----- Industry Banking Services Transformation: Unlocking Exponential Value Solution TCS BaNCS™ : Enabling Transformation in Banks and Financial Institutions Highlights On this page Embracing change Inclusive technology Cloud implementation Community devotion About the author

Transformation is within reach Find out more TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Jaiwanth Raj Shanker Related Reading Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Jaiwanth Raj Shanker Lead, UK Operations, TCS Financial Solution You have these already downloaded We have sent you a copy of the report to your email again. The appetite to pioneer new ventures and provide the best services to their members is far higher in the community banking space in UK than anywhere else. This sector has been quick to embrace change and turn it to the advantage of their community. In fact, they can now offer niche



services to their members, which even big banks have been slow to adopt. "TCS BaNCS has been the preferred banking platform for Capital Credit Union for over 12 years. It is a true partnership, in those major developments and improvements in the credit union offering to our members, has been possible because our banking partner understands our needs and works with us." Marlene Shiels Standardized interfacing systems and open banking services have made it easier for building societies and banks to offer services previously offered only by big, high-street banks. Cloud technology is becoming more accessible, and Software-as-a-Service (SaaS) solutions are becoming more specialized. This presents an opportunity for credit unions and building societies to enhance operational resilience while keeping the cost of implementation and managed services reasonable. "Our partnership with TCS gives Penny Post Credit Union access to technologies at a reasonable cost that would otherwise be outside our internal capability." Sally O'Hara As the services provided by digital banking applications of building societies and credit unions continue to expand, and security compliance becomes more standardized and robust with cloud-based implementations, creating more differentiation between the high street banks and the community banks in the digital realm is necessary. Agile methodology of delivery and market-ready SaaS offerings that have been tried and tested not only ease the hassle of implementing changes within defined timeframes but also reduce service disruptions and increase the operational capacity of staff. These banks have quickly realized this and adopted the best practices of cloud technology. "As a versatile financial services provider catering to a diverse array of members across various communities, we are responsible for fulfilling their differing and evolving needs. Our role cannot be merely to react to shifts in the financial landscape; we are committed to pioneering innovations and crafting offerings that not only meet our members' requirements but also surpass conventions. By propelling our members into the realm of modern digital banking, we aspire to exceed expectations and set new standards in the industry." Frances McCann Unlike traditional banking, UK community banking is centered around the member's interests and needs, a space where values are higher than profits and business decisions are driven by the voice of these members. It is heartening to see that amidst all the successful digital transformation projects such as hassle-free online onboarding journeys, self-service via native mobile apps, or Artificial Intelligence and Machine Learning-based intelligent underwriting for rapid loan decisioning, these banks have used technology to not only deliver excellent customer service to their members but also have consciously retained their personal touch with members. Opening their branches to act as centres to increase financial awareness amidst members and taking the fight to the root of the problem, they stand tall for their values in their truest sense by constantly looking for new and innovative ways to support members under stressful economic conditions. These factors contribute to the banks' poised accelerated growth and innovation. With the recent changes to the Credit Union Act further broadening the scope of credit union-associated services, this year has been a positive change for community banking in the UK. "London Mutual Credit Union has strategically aligned with TCS to future-proof our core banking system. As technological advancements elevate member expectations, the dynamic synergy between TCS and LMCU underscores our shared dedication to

offering cutting-edge technological solutions. The exceptional professionalism of the TCS team we engage with daily is unparalleled, reflecting our dedication to innovation and seamless service delivery.”  
Lakshman Chandrasekera Scotwest Credit Union Partners with TCS to Improve Customer Retention Using AI-led Personalization Next-gen Composable Core - The Future of Banking TCS BaNCS Transforming Banking for Small and Medium Enterprises TCS BaNCS™ Cloud Powers Digital Transformation for Two UK-based Credit Unions TCS BaNCS customers will always be at the forefront of new trends. Theme Font size Line height =====

## **Banque Saudi Fransi unifies real-time payments and collections with TCS BaNCS**

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----- Industry Banking Services Transformation: Unlocking Exponential Value Solution TCS BaNCS™: Enabling Transformation in Banks and Financial Institutions Highlights On this page Introduction A deployment milestone Immediate benefits Shared goals About the author Transformation starts here Find out more TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Manoj K Jain Related Reading Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest

news stories from across TCS. Discover our press releases, reports, and company announcements. Manoj K Jain Program Director, TCS Financial Solution (TCS BaNCS) You have these already downloaded We have sent you a copy of the report to your email again. In 2020, Banque Saudi Fransi (BSF) chose the TCS BaNCS Global Banking Platform to simplify and digitize its IT landscape across deposits, lending, and payments. "Recognizing the significance of staying ahead in the rapidly evolving banking industry, we undertook the implementation of a bank-wide core banking system," said Thamer Yousef, COO, Banque Saudi Fransi. "This initiative aligns with our strategic goals of providing a best-in-class customer experience, leading the way in operational efficiency, future-proofing our technology landscape, and enriching our offerings and services to customers. BSF selected TCS BaNCS Global Banking Platform after an extensive evaluation process that covered robustness, scalability, flexibility, and comprehensive functionality. "TCS BaNCS aligned well with our long-term strategic objectives and provided a strong foundation for our future growth," said Yousef. With its recent deployment of TCS BaNCS for Payments, BSF has achieved a key milestone in its digital transformation and core banking modernization. "The Middle East is one of the fastest-growing real-time payments markets globally, and Saudi Arabia is leading this growth, paving the way for financial prosperity," said Yousef. "As a leading financial institution in Saudi Arabia and the Middle East, BSF is committed to delivering exceptional customer service and operational efficiency. The successful deployment of TCS BaNCS for Payments as part of our larger enterprise-wide transformation program reflects our commitment to supporting payments innovation in the region." Before BSF's transformation program, customer experience was hindered by fragmented systems and manual processes in outdated legacy systems. "This led to delays in service delivery, limited visibility into customer information, and challenges in offering personalized solutions," says Yousef. "Operational efficiency was impacted by the complexity of managing multiple systems, resulting in increased costs and a lack of agility in adapting to market and regulatory demands." With the deployment, all real-time payments and collections, including international payments through SWIFT, will be done through TCS BaNCS. "The solution's rich set of APIs will help us maximize flexibility and connectivity and enrich value-added services around payments, empowering us to adopt any new evolution in this area rapidly," says Yousef. TCS BaNCS for Payments was deployed as the third of five planned phases in the BSF deployment of TCS BaNCS. Previously, BSF had been running over 150 separate, standalone systems for key capabilities, including customer data, product definitions, loan accruals, accounting, and customer inquiries. "Even the simplest transactions required complex integration efforts with fragile interdependencies," says Yousef. "By aggregating core banking capabilities into the single solution of TCS Global Banking Platform, BSF has already shown significant operational improvements and tangible business benefits, including decommissioning certain legacy systems." The first release ("Release 1") in December 2020 covered origination and servicing of retail loans. The deployment increased automation in loan and credit card processing by 30 percent, leading to improved efficiency, minimized errors, and faster processing times. Simplified workflows automatically manage approximately 85 percent of compliance checks and exemptions, ensuring stronger regulatory compliance. The noteworthy effort included a rapid

transition to remote work following the onset of the Covid-19 crisis. “Despite unprecedented lockdowns taking effect just four months into the project, our team was able to deliver with only marginal delays before year-end 2020,” says Yousef. The second release (“Release 2”) was initially slated to cover customer information, payments, and accounts. Given the complexity of the legacy systems, along with the business benefits of rapidly deploying key functionality, the release was further divided into three parts. The third release (“Release 3”) will complete the scheduled transformation project with the conversion of corporate loan origination and liquidity management solutions for Corporate Banking. The release will also include a new TCS BaNCS Quotation component that will optimize and redefine funding workflows between Core Banking and Treasury systems. Throughout the ongoing release schedule, a strong partnership has been essential. “The implementation process faced several challenges and headwinds, such as undocumented processes, bespoke legacy IT systems, migrating large volumes of complex data, and complex system integration,” says Yousef. “These challenges were addressed through meticulous planning, stakeholder engagement, and close collaboration with TCS, our delivery partners, and our internal teams. We established dedicated project teams, conducted extensive testing, and provided training and support to ensure a smooth transition in each phase.” The transformation program benefitted from high-level executive sponsorship, effective project management, strong alignment of business and IT teams, and active engagement with stakeholders. “The program has received external and internal accolades for its strategic planning, successful implementation, improved operational efficiency, and positive impact on customer experience,” says Yousef. “Our partnership with TCS can be characterized by strong collaboration, responsiveness, and shared goals,” says Yousef. “TCS has demonstrated deep domain expertise and a customer-centric approach throughout the implementation journey. They have provided timely support, innovative solutions, and guidance and contributed to the success of the core banking transformation program.” With the deployment of TCS BaNCS for Payments across domestic and international payments, BSF delivers faster transactions for customers while nearly doubling the straight-through-processing rate. “The microservices architecture of TCS BaNCS is helping BSF to provide real-time, frictionless payment services to its clients and scale systems to match increasing transaction volumes in an economy that works around the clock,” says Yousef. “The new solution is helping BSF deliver a superior customer experience, be more responsive to clients’ growing needs, and innovate while seamlessly adapting to market evolution.” The open-banking approach of TCS BaNCS strengthens BSF’s strategy of being a regional leader in banking-as-a-service. TCS BaNCS includes a large repository of ready-to-deploy APIs for rapid connectivity to third-party providers, allowing BSF to embed financial products and services into a wide range of client offerings. “The future-proof digital core and Saudi market-ready functionality of TCS BaNCS will help BSF roll out new product lines,” says Yousef. Based on these capabilities, BSF has already achieved significant business benefits. “The bank has witnessed tangible business growth and achieved a positive return on investment for the phases that have gone live,” says Yousef. “Improved operational efficiency, streamlined processes, and enhanced customer experience have contributed to increased customer satisfaction and loyalty.” “Additionally, we are expecting significant

cost savings through reduced manual efforts and improved risk management capabilities,” says Yousef. With the flexible architecture of TCS BaNCS, BSF can achieve rapid readiness for new standards and regulations, whether ISO 20022 compliance, CBPR+ guidelines from SWIFT, or early participation in the regional GCC-RTGS Payments Clearing scheme enabling customers to send and receive money to GCC countries. “The TCS BaNCS suite of products has played a crucial role in establishing and reinforcing our leadership in the market,” says Yousef. “The suite’s comprehensive functionality, advanced features, and scalability have enabled us to offer innovative products and services, resulting in a competitive advantage.” The transformation project has prepared BSF for a rapidly changing marketplace. “As digital payments continue to gain momentum in Saudi Arabia, progress will be dependent on strong and resilient payment infrastructures, including the enhancement of existing systems,” says Venkateshwaran Srinivasan, Global Head, TCS Financial Solutions. “TCS BaNCS has been powering payments transformation for leading banks worldwide, including the KSA and GCC, and this go-live at BSF is testimony to our functionally rich solution designed on best-in-class technology, high levels of scalability, certified readiness for SWIFT standards, and TCS’ ability to deliver large digital transformation programs successfully.” BSF has been quick to capitalize on the benefits. “We envision leveraging the capabilities of the core banking transformation program to further enhance our customer experience, drive business growth, and continue adapting to evolving market demands,” says Yousef. “Our vision is to be at the forefront of digital banking, leveraging technology to provide innovative solutions and superior services to our customers.” “Our vision is to be at the forefront of digital banking, leveraging technology to provide innovative solutions and superior services to our customers.” Fast facts Banque Saudi Fransi (BSF) is a Saudi Arabian Joint Stock Company established by Royal Decree No. M/23 dated June 1977. BSF provides all types of commercial banking services to both domestic and international customers. BSF aims to create a long-term and personalized partnership with all its customers, gaining loyalty through recognized banking expertise, quality of service, and innovative and customized financial solutions. At a glance Transformation benefits Release schedule “By aggregating core banking capabilities into the single solution of TCS BaNCS Global Banking Platform, BSF has already shown significant operational improvements and tangible business benefits, including the decommissioning of certain legacy systems.” Thamer Yousef TCS BaNCS Helps Emirates NBD Transform Payments Processing Al Maryah Community Bank and TCS BaNCS Win Global NeoChallenger Bank Award Continental Bank Transforms with TCS BaNCS to Offer Richer, Digitalized Customer Experience Zions Bancorporation Transforms its Core Platform with TCS BaNCS TCS BaNCS customers will always be at the forefront of new trends. Theme Font size Line height =====

# Why a digital reset is a must in the post-pandemic world?

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manage to retain and grow their businesses. At the end of the day, it is all about being relevant and meaningful to your customer as well as being resilient in your operations. At TCS BaNCS, we are constantly on the journey to ensure our solutions are helping our financial institution customers to stay relevant in the financial lives of their end-customers. We embraced a Cloud First and Digital First strategy a few years ago, and the recent crisis has only further strengthened our belief in these twin pillars. Under this broad direction, there are a few key developments and focus areas worth exploring. A key development in the recent times is the evolution of financial ecosystems which are increasingly used to originate business for FIs. This warrants an alwaysON application and infrastructure and a scalability on demand, which is not just automatic but also autonomous. Architecting our application into a set of cloud-native microservices is a journey we are on. We have customers in production who have leveraged the power of TCS BaNCS microservices in select segments of businesses where the need for such elastic scaling is pervasive. Case in point, as described in this issue, BankservAfrica is deploying, as microservices, the HighPerformance Transaction Manager (HpTM) of TCS BaNCS for Market Infrastructure. With the launch of South Africa's real-time retail payments program, all participating banks will use APIs to access the real-time payments and clearing capabilities of HpTM, giving the entire payments ecosystem direct access to functionality within TCS BaNCS. Our journey on microservices will continue, and we will very soon offer a complete array of business capabilities packaged and delivered as microservices. This ensures reduced transformation risk for our customers while also helping them along on their longer-term journey of having a cloud-ready foundation even if actual migration to the cloud takes time, as different markets and jurisdictions assess and move at a pace comfortable to them. Over the last three years, we have seen a very substantial shift in our business with more and more customers embracing the power of cloud. This shift has been accelerated by the pandemic. Our business model is increasingly about providing Software as a Service; not just about software, which was until recently, the mainstay of our business. This has brought about a significant change in the way we approach our business, as customers expect us to stitch end-to-end solutions orchestrating capabilities across a stack of best-of-breed solutions and applications. In this context, we have launched our enhanced TCS BaNCS Marketplace, an innovation hub for customers to adopt cutting-edge partner solutions curated and integrated with the TCS BaNCS suite. TCS BaNCS Marketplace contains a rich ecosystem of solutions and APIs from fintechs, insurtechs, risktechs, regtechs, and other innovators. We are getting ready to launch our next avatar of TCS BaNCS Digital—a significant step in terms of offering empowerment to our customers. BaNCS comes with significant low code and library capabilities, which we believe, will dramatically reduce time to market to build and deliver rich user experiences that are highly contextualized, while still being able to harness the power of BaNCS APIs to deliver differentiated business capability. You can expect to hear details from us very soon on this exciting development. Over the last 12 months or so we have been investing in a user experience refresh for several of our core solutions. This is an ongoing journey, and we hope to complete most of this within the next three to six months. The focus of this refresh has been on rethinking the operations user journey and reimagining the same with a clear view on substantially optimizing performance and improving

operations throughput. This is most relevant in our solutions with a heavy back-office load, such as insurance policy administration and asset servicing. Fast-tracking mortgage originations through an ecosystem model Climate data collection framework for effective risk management GenAI for disruptive transformation in banking A strategy for GenAI adoption in BFSI firms TCS BaNCS customers will always be at the forefront of new trends. Theme Font size Line height =====

## Building a Digital First, Consumer First Bank

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digital first bank? Incumbent established banks have had to either migrate out of legacy platforms or establish digital brands from scratch. New “Challenger” banks have neatly side stepped the problem of legacy and have built tech platforms from scratch which are modern and have placed a premium on putting the customer first and seeing how they can provide an experience which is differentiated. They have taken an approach which can be called “Digital Only”. In this TCS BaNCS Dialogues webinar, we explored what being “Digital First and Consumer First” means from different perspectives. What does this mean to a newly established bank which has been in business for a while and has ambitions to scale its business, what are the perspectives of a bank which is still in its formative stage and is planning for a 2021 launch; how does an established bank look at the landscape both in terms of customer expectations and ways of delivering on them. We looked at how Banks view their customer segments, business models and the ecosystem in which they operate, including the regulatory environment and their approach to Innovation. Speakers: Moderator: Designing a 360-degree ESG Dashboard for Banks’ Lending Portfolios Transitioning from T+2 to T+1 Settlement Cycle in UK and EU Markets Transforming Payments with Cloud-based, Microservices Architecture Leading Banks Worldwide Transform Payments with TCS BaNCS Theme

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## **Zions Bancorporation Transforms its Core Platform with TCS BaNCS**

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## **Zions Bancorporation Future Proofs its Core with TCS BaNCS**

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## **Continental Bank Transforms with TCS BaNCS to Offer Richer, Digitalized Customer Experience**

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## **Absa Corporate and Investment Bank Selects TCS BaNCS to Meet its Growth Ambitions**

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# Zions Bancorporation Executives Share their Transformation Journey with TCS BaNCS

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## Emirates NBD executives share their payments transformation journey

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# Focus on outcomes leads to transformation in securities processing

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Wealth & Investment Management (WIM), Wells Fargo, who shared his insights on how to run a successful transformation program. What were the key success factors in your transformation program? First: Get the culture right. Sometimes in big transformation programs, we focus so much on what we're trying to do that we forget to focus on who is going to help us do it. Critically examine the resources you have available, and make sure before you start that you have the best. If that means you have to pay for the best people because they've done it before, then start that way. Make sure that the resources are dedicated. No distractions. And whoever's dedicated, ensure that they know the current production state and that they have invested in learning. Before we started, we spent over six months identifying the right people for the journey. Second: Provide support to the board members and the steering committee. Managing expectations at the most senior level was very important, and to help manage that, we ensured that we had the right people to share the responsibility for making decisions. We brought in business owners and risk managers from the start. When you have the involvement of first- and second-line independent control, they can effectively challenge the content of the project execution. During a big transformation, that alleviates the pressure on leadership. Third: Maintain excellence in project planning. For a complex initiative such as ours, we needed everyone involved to be realistic about the complexity of the journey. To understand the challenge, we brought together the operations leaders, risk partners, legal, and all the lines of defense together with executive leadership. Successful projects of this scope call for reliable stakeholder management, constant communications, and steady engagement from leadership. We ensured that we could maintain those qualities throughout the project. Fourth: Focus on outcome, not output. When you focus on an output, you're always going to be disappointed. You're going to forget about the people, the risk controls, and the measurements you need to determine if the project was successful. For example, if we had focused on output, our aim would have been to deploy an asset servicing system. Instead, we focused on the outcomes we wanted: High STP on payments and allocations of income. An integrated solution for customers making voluntary elections. A fully automated announcement scrubbing process. We wanted those outcomes, and that's exactly what we achieved - plus we got the asset servicing system. Going live with a new system is a milestone, but by itself, it's nothing to celebrate. Outcomes are how people measure success. When we achieved 99 percent STP on payments and announcement scrubbing, that was something to celebrate. How does your organization approach change management? At Wells Fargo, our approach is to focus on the underlying data. In the last 10 to 15 years, our industry has advanced at an accelerated rate. At the same time, the technology has advanced, and we haven't yet revised the foundations of our data architecture, be it in how we share customer details or how we process issuer documentation. We're trying to automate without a standardized foundation. Modernizing on top of a legacy foundation - that's an oxymoron. Once you grasp the difficulties of the situation, you can find the right mentors and add the right level of talent to get the outcomes you need, without attempting to modernize technology that's already in place. Our industry has legacy mainframe systems, big fortresses that sit within my shop and my competitors' shops. We could spend 10 years trying to rewrite the code base, and 10 years from now, technology would advance at a faster rate. We'd still have legacy fortresses,

and we'd never catch up. We've accepted that. What we focus on is getting those fortresses to be really good at the one thing they were designed to be good at. The mistake some make is to try making fortresses that are great at many things. If you take a major fortress designed to be a settlement system and try to make it a margin system or a collateral servicing system, you're creating complexity in an ecosystem that wasn't designed for it. Our approach was to deploy new technology giving us real-time access to legacy data. We now have a cloud-based environment with a full set of controls and interoperable APIs, and we build business services based on that. Alongside our deployment of TCS BaNCS, we created an integration layer that insulates it from the rest of the legacy infrastructure. Using this approach, we have advanced to new technology while making sure our fortress systems remain successful. For a project of this scope, how do you ensure readiness for data migration? Again, the idea is to look for outcomes, not outputs. Data migration is an output. We focused on the outcomes of STP and automated integration, which helped us make decisions on which data to migrate and in what form. We have a four-phase process for data migration: First, identify the data sources. Second, figure out how to control the data. Everyone misses this step, and it's an important one. For each data source, you need to understand why it changes, all its contents and features, how and from where it gets updated, and the timings involved. Third, interpret the data. Once you have data identified and controlled, you can then analyze how data furthers project outcomes. Fourth, convert the data. Based on your results from the earlier phases, you can be surgical about the conversion. For example, you don't have to convert all positions and balances, or all historical stock records and event types. We found a way with the integration layer to let old and new data coexist. What benefits have you achieved from the transformation? We have achieved: Over 99% STP on payments and announcements Enhanced customer experience Reduced errors by over 80% Reduced human touch, with no emails whatsoever on day-to-day interactions. Complete supervisory checks on all tasks in our environment That seamless experience has given a big jump in terms of competitive advantage. We have differentiated ourselves with workflow, and we can offer a more competitive timeline on expirations for time-sensitive customers. Even as my team size has stayed at the same level, our volume has grown substantially, with balances up. We achieved the outcomes we wanted, hitting our target STP rates. Before the project, we had people manually processing payments and scrubbing the announcements. We have none of that now. Over 99% of our payments are processed automatically. Paul Lacey How would you describe the quality of Wells Fargo's interactions with the team at TCS BaNCS? It was very positive and an extremely good partnership. I have had a good escalation channel, and I felt I had the right access to the right technical experts. The people that we had on the ground had the right level of experience, and TCS went above and beyond to get the right people put on the program. What would you consider the most remarkable aspect of this program? This was a conversion project. When people in the industry hear the word conversion, they think "multiyear fallout and cleanup." We didn't have that. Once we went live, we had what I would describe as business-as-usual changes, or slight enhancements, maybe once a month or once every quarter. It was a conversion, but it did not come with all the emotional heartache that typically follows conversion. We achieved the outcomes we wanted, hitting

our target STP rates. Before the project, we had people manually processing payments and scrubbing the announcements. We have none of that now. Over 99% of our payments are processed automatically. For me, transformation is not about achieving either the output or the outcome. It's about a point in time where everyone, including our vendors and our technology partners, arrives at the same place together. I consciously communicate that through the journey. If we don't get to the end, nobody shares in the joy. That's what transformation is. Absa Corporate and Investment Bank selects TCS BaNCS Global Securities Platform TCS BaNCS powers societe generale securities services' transformation of pan-European custody platform CTBC Bank Taiwan Selects TCS BaNCS to Accelerate Growth and Enter New Markets TCS BaNCS Customer Newsletter and Insights Theme Font size Line height =====

## **A digital only, born-in-the-cloud neo bank**

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TCS. Discover our press releases, reports, and company announcements. You have these already downloaded We have sent you a copy of the report to your email again. TCS BaNCS helped launch a digital-only bank in five months, with 90-second customer onboarding and seamless integration with the financial ecosystem in the region. Across the world, key decision makers in banks are planning the future of their organization and taking the decisions to chart the right path. How then do they achieve the desired outcomes? Meet one of them here and find out. Selby Benjamin, Chief Executive Officer-in-running for a bank in the UAE, wanted to set up a neo bank, a digital-only bank that would stand out for its services in the region. He described it as fast and innovative and wanted it up and ready in a span of five months. Today, Selby's bank stands out for being one-of-a-kind in the region and has been recognized for its innovation. Read below to know more about this bank's transformation journey. Meet Selby Benjamin, Chief Executive Officer-in-running for a bank in the UAE. His dream was to set up a neo bank, a digital-only bank that would stand out for its services in the region. Fast and innovative was how he described his bank, and he wanted it up and ready in a span of five months. He reached out to the TCS BaNCS team with the following requirement: All I have is the concept, myself, and the CTO, with a few office desks and chairs, and 2,000 square feet of space for my future team. How can you help us set up and run our digital only bank? How can we onboard customers in a few minutes/seconds? Today, Selby's bank stands out for being one of a kind in the region, a digital-only, born-in-the-cloud bank, servicing 70,000 customers with a two member IT team. Yes, the bank was set up in five months, and Selby and his team are onboarding customers in 90 seconds - all on the mobile. With TCS BaNCS and its partner ecosystem solutions hosted on the cloud, Selby and team have been able to introduce innovative products like mobile check deposit accounts, tailor-made for children as part of fostering financial literacy, AI/ML-driven face recognition, and much more. His customers can seamlessly connect with the financial ecosystem in the region for additional services, benefiting from the ease of convenience and speed they are looking for. TCS manages all their operations, networks, and security applications. The customer and the bank have benefited from TCS BaNCS' next-generation, digital core, and advanced depth and breadth of functionality. The solution's microservices-based, cloud-native architecture and rich catalog of APIs are helping them innovate and drive their digital strategy, identify new business opportunities, and grow their footprint across the regions they operate in. Disclaimer: Name and persona mentioned in this case study are fictitious and are for illustrative purposes only. No association with any real name, person, role, or places is intended or should be inferred. Al Maryah Community Bank and TCS BaNCS Win Global NeoChallenger Bank Award CTBC Bank Selects TCS BaNCS to Digitally Transform its Banking and Wealth Landscape TCS BaNCS Helps Emirates NBD Transform Payments Processing TCS BaNCS Powers Payments Transformation at Banque Saudi Fransi Register for our email newsletter to get the freshest takes, straight to your inbox. I consent to processing of my personal data entered above for the purpose of receiving newsletter from TCS For further details on how your personal data will be processed and how your consent can be managed, refer to the TCS Privacy Notice. Thank you! We'll be in touch with you shortly. Looks like we are experiencing some connectivity issues. Please try after some time. =====

# Creating frictionless digital financial journeys

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Industry Banking Services Transformation: Unlocking Exponential Value Solution TCS BaNCS™: Enabling Transformation in Banks and Financial Institutions

Core banking transformation, a catalyst for digital innovation at a Tier-1 bank

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We have sent you a copy of the report to your email again. An award-winning core banking platform continues to reap benefits for a Tier-1 European Bank, serving as a springboard for digital innovation. A leading Nordics-based bank and its COO, Thor Olsson, wanted a single, core banking platform to transform all their applications incrementally while preparing for increasing payment harmonization in the region. Read below to know how they went about achieving the desired outcomes. Across the world, key decision makers in banks are planning their organization's future and making the decisions to take the right path. How, then, do they achieve the desired outcomes? Meet one of them and find out. A leading Nordics-based bank, running on TCS BaNCS, viewed its core banking platform as the launchpad for multiple digital transformation initiatives. They wanted TCS BaNCS to help them in their journey -- one wherein they could transform all their applications

incrementally, catering to evolving customer and market needs, quick time-to-market, and a seamless customer experience -- defined by the bank and its COO, Thor Olsson's digital transformation objectives. Added to this, the bank was preparing for payment harmonization and the future payment infrastructure that was fast gaining significance in the Nordics. TCS BaNCS is helping the bank charter this journey with ease. Take the case of automated approvals for unsecured loans. Many customers whose credit checks and scores were in place, often needed loans disbursed in the shortest time possible. TCS BaNCS has enabled the bank to automate the process completely, moving from a week-long process to providing loans to these customers instantaneously via a mobile app, creating a true, frictionless experience. Many other innovative products targeted at youth and green finance have been rolled out in record time. The bank is leveraging advanced analytics and adopting a data strategy to gather more intelligence and apply the information to derive and deliver more value to its customers. The bank delivers improved customer experiences through their projects on open banking and personal finance management. API integrations with more than 220 web services and the product's secure, scalable, and component-tied architecture have helped the bank achieve compliance with the evolving Nordics payment infrastructure easily. In fact, the bank is ahead of the curve in compliance and is launching new products and services for its customers. A noteworthy fact is that TCS BaNCS processes more than a billion-dollar worth of payments every day across the globe, with many of the leading banks running on the solution. The customer and the bank we described here stand out for their vision and the path they chose to transform. They have benefited from TCS BaNCS' next-generation digital core and advanced depth and breadth of functionality. The solution's microservices-based, cloud-native architecture and a rich catalog of APIs are helping them innovate and drive their digital strategy, identify new business opportunities, and grow their footprint across the regions they operate in.

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# Transforming the banking environment

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in the region for many decades. Maria's bank was built on mainframes and came with many legacy applications, just like any large bank in many parts of the world. Her teams were tired of making incremental changes to their banking systems, weighed down by the time and effort involved, not to mention the risk involved in implementing changes that needed tests across the board. Aside from all the encompassing problems they were facing with making cosmetic changes to their core banking system, Maria's bank had some unique problems that were demonstrative of the booming digital banking and the e-commerce growth in the country. Her bank's customers demanded quick services while she wanted her bank to continue to lead in the region with innovative offerings, exemplary performance, and, more importantly, grow. A prime example being the high volumes of transactions that the bank had to manage in real-time when salaries were being processed for their corporate customers and retail transactions from e-commerce shopping on singles' day sales were happening simultaneously. Maria was looking for an IT partner and a solution that would help transform their banking environment completely, securely, and fast, while managing the incumbent risks and deployment process in an agile manner. Her bank selected TCS BaNCS. Built on a modern distributed architecture and on the latest tech stack, carrying rich functionality, the bank is now on the path to digitally transforming its banking and wealth landscape. TCS BaNCS is helping Maria's bank unshackle itself from the constraints of legacy technology and powering them with the ambition to play in the larger financial ecosystem. TCS BaNCS is enabling bank-led composability leveraging microservices, APIs and cloud native technologies to create best of breed integrated solutions. This combination of technologies will deliver business agility to drive innovation and rapid deployment of new and exciting applications built on powerful tested technology. The customer and the bank we described here stand out for their vision and the path they chose to transform. They have benefited from TCS BaNCS' next-generation, digital core, and advanced depth and breadth of functionality. The solution's microservices-based cloud-native architecture and a rich catalogue of APIs are helping them innovate and drive their digital strategy, identify new business opportunities, and grow their footprint across the regions they operate in. Disclaimer: Name and persona mentioned in this case study are fictitious and are for illustrative purposes only. No association with any real name, person, role, or places is intended or should be inferred. Al Maryah Community Bank and TCS BaNCS Win Global NeoChallenger Bank Award CTBC Bank Selects TCS BaNCS to Digitally Transform its Banking and Wealth Landscape TCS BaNCS Helps Emirates NBD Transform Payments Processing TCS BaNCS Powers Payments Transformation at Banque Saudi Fransi Register for our email newsletter to get the freshest takes, straight to your inbox. I consent to processing of my personal data entered above for the purpose of receiving newsletter from TCS For further details on how your personal data will be processed and how your consent can be managed, refer to the TCS Privacy Notice. Thank you! We'll be in touch with you shortly. Looks like we are experiencing some connectivity issues. Please try after some time. =====

# A one-of-a-kind approach to payment transformation

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approach to transforming a banking system for a major bank? A new-generation bank in India led this discovery. India, in the last decade, has launched several ambitious initiatives to promote digital identity, financial inclusion, and mobile access. These efforts earned the country a global leadership position in digitalization, including triple-digit year-over-year hypergrowth in digital payments. Shashank Mishra, the CTO of this bank, was faced with a unique problem, which he brought to TCS. When a rush of payments on a specific rail was routed through the bank's legacy core banking system, the core banking system itself became a bottleneck, leading to service outages impacting the availability of payment services to customers. Shashank realized that the hypergrowth phenomenon was related to digital payments volumes alone rather than the number of customers or accounts. Moreover, these payments volumes were highly variable with peak days requiring up to twice the capacity of non-peak days. What his payment solutions required were the flexibility to scale up and down on demand in a way that alleviated the increasing pressure on the core banking system. The TCS banking solution proposed by TCS involved transforming the payment processing architecture alone at the bank. This was a novel approach of processing payments using cloud-native microservices designed to scale payment rail-wise and payment / product-wise. The payment solution from TCS BaNCS deployed on a microservices architecture and the cloud connects to multiple payment rails including NEFT clearinghouse payments, RTGS wires, and IMPS real-time payments. Each of these payment channels can be scaled up and down independently to accommodate the changes in payment volumes. Needless to say, customer experience levels increased for the bank with this approach. Shashank's team of managers is now able to market new products in significantly less time. As the consumption and related costs are linked to volumes while costs are reduced during off-peak windows, the bank retains the capacity to meet increased volumes on demand. This solution is widely recognized by the global payments industry as a model for a targeted technology deployment that avoids the immediate need for a core banking upgrade. It also demonstrates the benefits of microservices as a foundation for next-generation banking. The customer and the bank we described here stand out for their vision and the path they chose to transform their bank. They have benefited from TCS BaNCS' next-generation digital core and advanced depth and breadth of functionality. The solution's microservices-based cloud-native architecture and a rich catalogue of APIs are helping them innovate and drive their digital strategy, identify new business opportunities, and grow their footprint across the regions they operate in. Disclaimer: Name and persona mentioned in this case study are fictitious and are for illustrative purposes only. No association with any real name, person, role, or places is intended or should be inferred. TCS BaNCS Customer Newsletter and Insights CTBC Bank Selects TCS BaNCS to Digitally Transform its Banking and Wealth Landscape TCS BaNCS Helps Emirates NBD Transform Payments Processing TCS BaNCS Powers Payments Transformation at Banque Saudi Fransi Register for our email newsletter to get the freshest takes, straight to your inbox. I consent to processing of my personal data entered above for the purpose of receiving newsletter from TCS For further details on how your personal data will be processed and how your consent can be managed, refer to the TCS Privacy Notice. Thank you! We'll be in touch with you shortly. Looks like we are experiencing some

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# Transforming banking for SMEs

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You have these already downloaded We have sent you a copy of the report to your email again. Helping them expand their product base, launch new digital brands, enhance customer experiences, and remove the burden of IT operations. Riyaan Mehta spearheads a leading development bank in a fintech-rich country's operations as COO. He was keen to: (a) Expand his bank's product base (b) Launch a new digital brand (c) Leverage data to enhance customer relationships, and (d) Build the technology layer completely on the cloud Read below to know how TCS BaNCS helped them achieve the desired outcomes. Riyaan Mehta spearheads a leading development bank in a fintech rich country's operations as a COO. He was mandated to expand the product base and launch new products, launch a new digital brand, leverage data to enhance customer relationships, and to

build the complete technology layer on the cloud. He was looking for a reliable IT partner and core banking platform that could remove the burden of managing IT operations, move to a SaaS model, and a modern core banking architecture that would help scale and future-proof his business. Riyaan has transformed his bank with a complete technology stack from TCS BaNCS on the cloud, managed and maintained by TCS. His bank is now a true digital-first, cloud-first institution, helping small and medium enterprise customers set up shop rapidly and finance their needs in record time. The customer and the bank we described here stand out for their vision and the path they chose to transform. They have benefited from TCS BaNCS' next-generation, digital core and advanced depth and breadth of functionality. The solution's microservices-based cloud-native architecture and a rich catalogue of APIs are helping them innovate and drive their digital strategy, identify new business opportunities, and grow their footprint across the regions they operate in. Disclaimer: Name and persona mentioned in this case study are fictitious and are for illustrative purposes only. No association with any real name, person, role, or places is intended or should be inferred. PostFinance-10 Years with TCS BaNCS TCS BaNCS Powers Payments Transformation at Banque Saudi Fransi TCS BaNCS Helps Emirates NBD Transform Payments Processing CTBC Bank Selects TCS BaNCS to Digitally Transform its Banking and Wealth Landscape Register for our email newsletter to get the freshest takes, straight to your inbox. I consent to processing of my personal data entered above for the purpose of receiving newsletter from TCS For further details on how your personal data will be processed and how your consent can be managed, refer to the TCS Privacy Notice. Thank you! We'll be in touch with you shortly. Looks like we are experiencing some connectivity issues. Please try after some time.

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## **Core banking on the cloud - TCS BaNCS' interview with Celent**

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In the rapidly evolving banking industry and the changing technological landscape, banks must rethink their strategies to respond to customer needs primarily centered around convenience, speed, and choice. Subrato Bhattacharya, Senior Product Manager at TCS BaNCS, and Daniel Mayo, Principal Analyst at Celent, recently discussed these challenges and opportunities in the Cloud Kings video series by Celent. In their conversation, Subrato and Daniel highlight the following five key areas banks should look into to provide their customers with a secure, personalized banking experience: Banks should consider the following steps to undergo cloud transformation: TCS BaNCS Cloud offers banks an end-to-end service encompassing all the above steps. TCS BaNCS Cloud stands out as a specialized industry cloud tailored to elevate the digital transformation journey of banks. With full enterprise service capabilities across retail, business, and corporate banking, TCS BaNCS offers a trusted and integrated Software-as-a-Service (SaaS) platform. Its cloud-agnostic approach ensures flexibility and adaptability across various cloud environments. TCS BaNCS Cloud enables access to open and enriched ecosystems of curated partners from the TCS BaNCS Marketplace that offers a collaborative approach, enabling banks to provide comprehensive services to their end customers. With more than 100 partners, the ecosystem contributes to the entire value chain of the bank, acting as a launchpad for firms to innovate with our partners and serving as an accelerator to develop, validate, or monetize new solutions through these APIs. We also have strategic partnerships with hyperscalers like Azure, AWS, and Google Cloud. Our customers benefit from our continued investment in delivering functional richness on a next-gen architecture with data and AI powering experiences and engagement. Senior Product Manager, TCS BaNCS Subrato has over 25 years of experience in the banking domain and technology that has helped him discover the 'whole problem' for banks and financial institutions, thereby curating the market and product requirements for the product. He has been a sherpa for startups

to mature institutional clients advising them to navigate the maze of banking technologies aligned to their business and operating models. The strongest aspect of his professional ability and experience is his familiarity, knowledge, and expertise in end-to-end solutioning of digital bank platforms. Principal Analyst, Celent Daniel has considerable experience across the financial services technology sectors which he leverages to advise and consult on business-led technology strategy and investment for financial institutions, technology providers, and technology investment firms. Daniel's coverage areas focus on the banking platform market. His complementary coverage areas include cloud, SaaS, analytics, digital transformation, and platform transformation and modernization. Daniel holds an MA and BA in Economics from Cambridge University. Continental Bank Transforms with TCS BaNCS to Offer Richer, Digitalized Customer Experience TCS BaNCS Global Banking Platform: Delivering Intelligent Experiences TCS BaNCS™ Cloud Powers Digital Transformation for Two UK-based Credit Unions TCS BaNCS Cloud: Leveraging a SaaS-based Cloud Banking Platform Register for our email newsletter to get the freshest takes, straight to your inbox. I consent to processing of my personal data entered above for the purpose of receiving newsletter from TCS For further details on how your personal data will be processed and how your consent can be managed, refer to the TCS Privacy Notice. Thank you! We'll be in touch with you shortly. Looks like we are experiencing some connectivity issues. Please try after some time. Theme Font size Line height =====

## PostFinance - 10 Years with TCS BaNCS

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over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. You have these already downloaded We have sent you a copy of the report to your email again. PostFinance leveraged on their 10 years of partnership to diversify their product suite and expand into newer markets. Read the complete interview with Hansruedi K  ng, CEO, PostFinance to gather insights on their transformation journey with TCS BaNCS. Kong says, "The renewal of our banking software offered a great opportunity to unite the different ways of working and integrate systems within the company. The architecture is built in such a way that we can implement product innovations without making far-reaching adjustments to our core banking system. This allows us to react more flexibly to market changes. This also applies above all to internal processes and helps us to further optimize processes and make them more efficient. In addition, we benefit from product innovations made by TCS, so that our core banking system is ready for future challenges." TCS BaNCS Powers Payments Transformation at Banque Saudi Fransi TCS BaNCS Helps Emirates NBD Transform Payments Processing Next-gen Composable Core - The Future of Banking Ikano Bank Selects TCS BaNCS to Build a Bank for the Future Theme Font size Line height Register for our email newsletter to get the freshest takes, straight to your inbox. I consent to processing of my personal data entered above for the purpose of receiving newsletter from TCS For further details on how your personal data will be processed and how your consent can be managed, refer to the TCS Privacy Notice. Thank you! We'll be in touch with you shortly. Looks like we are experiencing some connectivity issues. Please try after some time. =====

## The next-generation composable core

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Arunachalam Related reading Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements.

Arun Arunachalam Vice-President and Head, Product Management Group, TCS BaNCS You have these already downloaded We have sent you a copy of the report to your email again. How can banks gear up to keep pace with the rapid, repeated, and large-scale innovations being demanded in their business and technical architectures to offer new products and features? There are three dimensions in which the banks will have to reframe the possibilities. Dimension #1 - Ability to integrate best-of-breed point microservices, including from fintech ecosystem partners Dimension #2 - Leverage the new technology and composable architectures best suited to banking products Dimension #3 - Faster realization from concept to deployment

Dimension #1 Ability to integrate best-of-breed point microservices, including from fintech ecosystem partners The next generation of core banking will be built entirely using cloud-native microservices. A modern microservices-based architecture allows business users to create new business capabilities by composing microservices. Just as the banking industry embraced cloud computing once the business benefits became evident, we believe a similar adoption curve is underway for microservices. With the next-generation TCS BaNCS, banks will be able to select, extend, and recombine microservices into an orchestrated process and gather the data into an enterprise data layer. For example, if banks want to add or replace specific loan products or specific payment products without making any other changes to their existing systems landscape, they will be able to choose those specific microservices from TCS BaNCS and connect it to your core systems landscape. In fact, banks will be able to orchestrate the entire lifecycle of onboarding, origination, and servicing using microservices. TCS BaNCS has over 150 partners in our ecosystem, from which our bank clients are actively selecting suitable partner microservices to create comprehensive solutions for their needs. From this broader ecosystem, banks can include business capabilities, whether for ID verification, validation, document generation, signatures, payments, AML checking, or other capabilities. When banks select a FinTech partner, their business and technology team should be able to design, integrate, orchestrate, and deploy the product feature or capability. Alternatively, if

banks prefer, their business team should be able to design and integrate the using a product workbench and let our experts provide support the last mile.

**Dimension #2 Leverage the new technology and composable architectures best suited to banking products** To facilitate the future of banking, TCS BaNCS will enable bank-led composability using microservices. Banks can choose the microservices they want and use them in conjunction with existing business capabilities they already have. Also, our TCS BaNCS microservices are designed for co-existence with existing systems, allowing banks to connect just as easily to existing core applications as to the new microservices deployed on leading cloud platforms. TCS BaNCS will enable business users to create new product capabilities on a low-code platform. These new product capabilities will be plug-and-play – banks can deploy them into their existing landscape of core banking solutions, data sources, customer channels, and workflows. TCS BaNCS approach is to leverage the native benefits provided by the cloud infrastructure provider, while remaining agnostic to the cloud vendor. APIs are another key element that facilitate integration and realization of composable architecture. A rich set of well-documented APIs facilitate integration of TCS BaNCS with the surrounding systems and ecosystem partners. A standards-based and conventions-based approach facilitates communication and enable interoperability of the microservices and business capabilities.

**Dimension #3 Faster realization from concept to deployment** Banks need the ability to design and deploy new solutions in a short timeframe. A low-code platform is one such technology choice available to enable business agility. The scope of a low-code platform should extend from its current prevalence in digital channels to the underlying core transaction and service layer. A low-code platform will allow users to select, integrate, test, and deploy microservices using an intuitive visual interface. For example, if we had an origination process composed across multiple microservices, the low-code platform will allow plug-and-play with different vendors’ microservices. Evidence of its benefits will be reflected when the design-to-deployment timeframes come down to days instead of months. In the medium term, a low-code platform will bring in extreme business agility. The future of core banking with TCS BaNCS will be a subscription catalog consisting of: Inter-operable microservices enabling partners to extend TCS BaNCS Leveraging cloud-native technologies Low-code development platform This combination of technologies will deliver business agility to drive innovation and rapid deployment of new and exciting applications built on powerful, tested technology. “It’s a drastic change in our thinking about software architecture. An independent set of microservices enables best-of-breed integrated solutions on a composable platform enabling fail-fast innovation.”

ARUN ARUNACHALAM Zions Bancorporation Future Proofs its Core with TCS BaNCS Continental Bank Transforms with TCS BaNCS Transforming India’s Lending Sector with Digital Platform TCS Positioned as a Leader and Star Performer Providing infrastructure for real-time payments Register for our email newsletter to get the freshest takes, straight to your inbox. I consent to processing of my personal data entered above for the purpose of receiving newsletter from TCS For further details on how your personal data will be processed and how your consent can be managed, refer to the TCS Privacy Notice. Thank you! We'll be in touch with you shortly. Looks like we are experiencing some connectivity issues. Please try after some time.

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# **TCS BaNCS™ named Wealth Management Technology Leader by the Everest Group**

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parameters. The first one was their vision and solution capabilities, which were measured on the ability to deliver services. The other parameter was market impact. Based on these two parameters, the assessment categorized them as leaders, major contenders, and aspirants. TCS BaNCS received the highest scores in technology capability, vision, and support, among other wealth management technology leaders. The major contenders included GBST, FNZ, SEI, and others achieving the average scores in the assessment. The lowest scores were awarded to the aspirants which included Bravura Solutions, Vestmark, and Prive Technologies. The report highlights following strengths of TCS BaNCS: TCS BaNCS for Wealth Management has developed integration capabilities in a homogeneous platform architecture to bring down the patchwork required and enable smooth operations. Provides an end-to-end solution that can be deployed in business process as a service (BPaaS) construct to end customers. Provides advisor capabilities specific to all segments along with excellent execution capabilities. Well-established ecosystem of technology partners, such as Microsoft, Oracle, Adobe, and yellow.ai helps to enhance its operational and technical capabilities. TCS has been investing in wealth technology with the objectives of helping innovate advisors' practices and building a superior digital customer experience across the entire wealth management spectrum, including mass market and affluent segments that are growing rapidly. Our leadership position in this report reflects our focus on building capabilities that cater to the new age demands of wealth management across a variety of customer segments, giving customers the flexibility to select the solutions they need via a deployment mode of their choice. Venkateshwaran Srinivasan TCS BaNCS™ Recognized as a Large Player CTBC Bank Selects TCS BaNCS to Digitally Transform Deutsche Bank Spain Wins Celent Model Wealth Manager 2019 TCS Recognized as a Leader in Wealth and Asset Management Register for our email newsletter to get the freshest takes, straight to your inbox. I consent to processing of my personal data entered above for the purpose of receiving newsletter from TCS For further details on how your personal data will be processed and how your consent can be managed, refer to the TCS Privacy Notice. Thank you! We'll be in touch with you shortly. Looks like we are experiencing some connectivity issues. Please try after some time. =====

## **TCS BaNCS Research Journal - Issue 12**

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Highlights TCS BaNCS Research Journal - Issue 12 Stay in the know TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global

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efficiency, but also in devising better pre-and post-trading methodologies. Viewing connected things through a security lens: Consumers and enterprises have fast realized the need for trust as a currency, and products/services teams need to build systems of high reputation and brand value, but how? Digitization of the global economy is progressing at a furious pace. Large parts of the economic supply chain, which were manual, are now getting automated; and, those already automated are getting autonomous. At the core of the digital wave, lie data and networks. The ability to leverage data and the power of networks are crucial to those who wish to ride the digital wave or derive sustained economic value, as traditional business value creation chains are constantly getting disrupted. Venkateshwaran Srinivasan TCS BaNCS Customer Newsletter #35 TCS BaNCS Newsletter #34: Renewed Hope and Anticipation TCS BaNCS Customer Newsletter #30 TCS BaNCS Customer Newsletter 33 Register for our email newsletter to get the freshest takes, straight to your inbox. I consent to processing of my personal data entered above for the purpose of receiving newsletter from TCS For further details on how your personal data will be processed and how your consent can be managed, refer to the TCS Privacy Notice. Thank you! We'll be in touch with you shortly. Looks like we are experiencing some connectivity issues. Please try after some time.

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collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. You have these already downloaded We have sent you a copy of the report to your email again. In this journal, we present a compendium of viewpoints serving as a bridge between academic theories and industry best practices. The intent is to enrich our readers’ understanding of financial services trends and technologies through the TCS BaNCS way. The authors and contributors to this edition traverse a wide range of topics, including: Apps to marketplaces Building bridges for the digital, shared and connected economy: The power of a system today flows from how it enables reusable, externalizable APIs. This applies to all industries and players, be it Apple or Amazon. TCS BaNCS is treading a similar path. Impact of blockchain on digital identity: Blockchain solutions are increasingly being explored, given their inherent characteristics of engendering trust and transparency and user control all key factors for digital identity management. AI and AML (Anti-money laundering): Many AML and sanctions screening processes have been developed on legacy systems that are unable to function or are not scalable and unable to operate in the new real-time payments reality. So, what AML systems do banks deploy and what level of automation exists to monitor and detect money laundering? A co-existence approach towards ISO 20022 adoption: A “co-existence” approach, enables ISO 20022 standards to deliver enriched data elements to participants receptive to the change while, simultaneously, allowing other participants to continue with the previous set of standards. Enhancing Customer Acquisition through Digital Account Opening: When removing friction from the customer journey is one of the top objectives of banks today, how can a bank make the digital account opening process quick, easy, and seamless across any channel or device or app? Let’s look at some facts. Crypto currency on dividend distributions: Whether crypto assets are securities or not, understanding what to do with them and how to perform basic custodial functions such as tax and regulatory reporting, make this an ongoing hot topic. Robo advisory in wealth management: has it gone far enough? With the evolution of robo-advisors, markets have consolidated with new digitized offerings from established participants. Explore what has changed in the last few years and what’s next. The rise of ‘non-insurance’: The advent of digital technologies is rapidly changing the industry, giving rise to alternate and non-traditional insurance models that offer speed, convenience, and ease that the new generation is looking for. Cloud and digital transformation: Cloud is now fast becoming a vehicle for innovation and bringing in a level playing field in the financial services industry. It is enabling large ecosystems of players to interact and work with expensive technologies like machine learning and AI. Are SaaS applications a preferred choice today? There is no one right cloud strategy for all financial companies. In this article, we look at what makes for reasons behind slow adoption and also at what makes for a competitive SaaS strategy, one that can engender revenue growth and create a scalable, resilient environment. At TCS BaNCS, our product investments in evolving a digital core foundation are aimed at giving our customers a best-in-class business capability, which can also be delivered either natively or via

microservices and APIs. We see increasing adoption of cloud and other platform-based consumption models among our client base and expect this trend to continue. Enriching end client/end user experience by adopting cognitive technologies, delivering actionable insights leveraging resident data, and allowing integration into larger ecosystems leveraging DLT are the other areas where we are investing heavily Venkateshwaran Srinivasan TCS BaNCS Customer Newsletter #35 TCS BaNCS Newsletter #34: Renewed Hope and Anticipation Al Maryah Community Bank & TCS BaNCS Win Global NeoChallenger TCS BaNCS Customer Newsletter #31 Register for our email newsletter to get the freshest takes, straight to your inbox. I consent to processing of my personal data entered above for the purpose of receiving newsletter from TCS For further details on how your personal data will be processed and how your consent can be managed, refer to the TCS Privacy Notice. Thank you! We'll be in touch with you shortly. Looks like we are experiencing some connectivity issues. Please try after some time.

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## **TCS BaNCS Research Journal - Issue 14**

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news stories from across TCS. Discover our press releases, reports, and company announcements. You have these already downloaded We have sent you a copy of the report to your email again. TCS BaNCS Research Journal - Issue 14 The world is heading towards an approach of ecosystem everything. One where Google may soon login into our accounts with our permission. And where virtual and real spaces are connecting almost seamlessly. To keep up with the varying tastes of our readers (and time pressures), we decided to bring you both long and short articles and blogposts in this edition. Subjects ranging from decentralized finance to AI, ISO2022 adoption, open banking, US retirements, and blockchain security, we wanted to give our SMEs an opportunity to share their viewpoints and write in a way that they are most comfortable with. We've also transcribed some of the recent webinars we conducted along with our customers on topics such as real-time payments, open banking, and asset servicing on the cloud for your reading. Some of the stories herald new approaches while others are hankering for more conversation. Next Generation in financial services: The coming of age - Financial services have traditionally led change and invested ahead of the curve in technology for several decades. But in the last few years, the rise of tech giants and the speed of adoption of technologies like Cloud and AI, seem to have left the tech savvy financial institutions thinking. Industries like retail have upped the ante, and there is a lot that financial institutions in general and banks in particular have been left to think about, as they look at the disruption, which is largely tech driven, that is now at their doorstep. DeFi - A perspective - There is an app for everything today. And a computer has made its way into almost everyone's hands. The smartphone has moved up in its adoption curve in the last decade, and its demand is fast approaching saturation. The next frontier may well be an ecosystem of transparent and permission-less (or part permissioned) financial services, what is termed, Defi or decentralized finance. Embedded finance - Now anyone can innovate on financial services. Are you ready? - The ability to create products and services that address unmet customer needs is a key ingredient in the recipe to becoming a successful company. Innovators are leveraging Technological evolutions to rapidly create products and services which address such unmet needs. Embedded Finance is all about meeting such unmet needs. The rise of retail wealth management - "Where the Wall Street meets main street" - Wealth management services have traditionally been focused on High Net Worth (HNI) clients and upwards, and the reasons are fairly obvious: These high-value services were conceived of for those with sufficient wealth, and such highly complex and people-intensive services did not lend themselves to a wider pool of lower valued "Mass affluent" (or "Mass market") customer segments. Data strategy in the back office - Data management and strategy is a topic of substantial debate across all securities firms on a continual basis. Given the scale of volumes and with data doubling at a faster rate than ever before, it does look like that the topic will continue to be debated for a long time to come. Composability is an IT philosophy, and microservices and APIs comprise the backbone of its realization. Apart from ushering in flexibility and adaptability, it can help organizations make sense of their data and use it to 'fast forward' the creation of enriching customer experiences Venkateshwaran Srinivasan, Senior Vice President TCS BaNCS Customer Newsletter #35 TCS BaNCS Newsletter #34: Renewed Hope and Anticipation Al Maryah Community Bank & TCS BaNCS Win Global

NeoChallener TCS BaNCS Customer Newsletter #31 Register for our email newsletter to get the freshest takes, straight to your inbox. I consent to processing of my personal data entered above for the purpose of receiving newsletter from TCS For further details on how your personal data will be processed and how your consent can be managed, refer to the TCS Privacy Notice. Thank you! We'll be in touch with you shortly. Looks like we are experiencing some connectivity issues. Please try after some time.

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## Frictionless payment journeys in Switzerland

----- Article source ----- <https://www.tcs.com/what-we-do/products-platforms/tcs-bancs/articles/frictionless-payments-journey-switzerland> ----- Industry TCS BaNCS™: Enabling Transformation in Banks and Financial Institutions Highlights On this page Swiss payment processing 1) ISO format changes in the Swiss market 2) Swiss e-Bills eBill integration 3) Payment slip evolution to QR-Bill QR-Bill (payment slips) Interoperability SIC – SEPA Resolution by TCS BaNCS Interoperability SIC - SWIFT Resolution by TCS BaNCS TCS BaNCS approach towards market-related changes TCS BaNCS for frictionless payment journeys About the author Stay in the know TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Urs Meier Related reading Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements.

Urs Meier Solution Architect, TCS Financial Solution (TCS BaNCS) You have these already downloaded We have sent you a copy of the report to your email again. The evolution of payment processing in Switzerland is a good showcase for how payment journeys can be supported in a frictionless way with TCS BaNCS for Payments. Some history and background The Swiss domestic payments ecosystem is dominated by two large players, SIX and PostFinance, and they each process payments differently. The last seven years have witnessed many evolutions in the domestic payment ecosystem in Switzerland – migrating legacy formats in payment initiation and interbank processing, ISO 20022, unifying domestic payment clearing in SIC RTGS (Real-Time Gross Settlement), interoperability with SEPA CT (Credit Transfer), and SEPA DT (Debit Transfer). On top of these evolutions, legacy payment slips have been decommissioned and replaced by the new QR-Code slip, the so-called QR-Bill, providing depth of payment based on ISO 20022 elements. ISO 20022 standards have set up the base for frictionless payment processing across the country, which adds up to more than CHF 3 BN per year, making Switzerland a leading player in adopting ISO 20022-based payments. The charts show various payment methods in Switzerland. The debit card payment and credit transfers are the most popular modes of payment, followed by direct debit, e-money, and credit card payments. The breakup of the credit transfer method includes, online banking, standing, order, electronic payment orders, paper-based, and other modes of payment transfer. Challenge SIX opted to support one version of the ISO 20022 message format in interbank message exchanges to help streamline domestic interbank processing. The challenge for banks is to support previous and actual versions of ISO 20022 towards their customers for payment initiation (pain.xxx) as well account statements (camt.xxx) for both production as well as customer test environments. The response (pain.002) to customer credit or debit order initiation (pain.001/pain.008) needs to have the same version and related mapping. Also, large corporate customers with different applications for payment initiation or consumption of account statements need a period of coexistence of both formats to migrate all their systems to the new ISO version. Resolution by TCS BaNCS TCS BaNCS for Payments supports mappings to the corresponding standard release formats of supported schemes, e.g., SIC, SEPA, and CBPR+. The interface layer maps the ISO message content to the product's internal processing model, decoupling the message content from the processing layer while supporting multiple ISO versions. Previous formats of business functions are still available, and new capabilities target ISO versions implemented per market standards or according to a bank's need. For customer account statements, both previous and current versions of statements are created, and this coexistence will be supported until the migration to the new ISO version is completed. The supported and delivered account statement versions can be managed in the delivery instructions from the customer. e-Bill is a SIX initiative that digitizes paper invoices. Billers can select from 18 providers to acquire their eBills, with eBill processing centralized in Paynet/eBill.ch. 2.7 MN payers presently use e-Bills, with 95% of banks in Switzerland supporting 400 MN of e-Bills efficiently processed in a year, with no reported fraud. SIX and the Swiss banks are in discussions regarding a pilot in 2024 to transform Swiss domestic Direct Debit to eBills with mandate management and recall requests by payers as a further evolution to streamline domestic processing. Challenge The existing eBill payers, once

migrated to the new platform, receive new eBill participant identification. The next step is for the participating bank to map this eBill participant identification to the eBanking user ID of the payer. In the eBanking session, the customer can directly inquire about, approve, or reject the eBill. Within five seconds, the approved eBill is visible as a pending payment order. Paynet/eBill.ch acts as the initiating party and creates a payment order (pain.001) with dedicated mapping to the payer bank. The bank needs to validate the payment and eBill participant identification to the debtor account. Resolution by TCS BaNCS The existing order management for pain.001-based orders required the following enhancements, provided by TCS BaNCS: As of September 2022, PostFinance, as owner of Swiss payment slips, in cooperation with SIX, mandated the switch from legacy payment slips to QR-Bills and their integration into e-Bills. The mandate was a bid to improve STP processing and improve references and acquisition usability with easy and error-free scanning that addresses the need for compliance, like details of payer, beneficiary, ultimate debtor/creditor, structured address, and ISO 20022-based mapping. The new QR-Bill is now the only domestic payment slip with structured and unstructured remittance information (EU compatible SCOR and domestic QRR) used in Switzerland. It simplifies payment acquisition and processing while also reducing errors. Challenge The legacy payment slips (IS = payment with no structured remittance for beneficiary with bank or postal accounts/ISR = payment with structured remittance) and related domestic message formats and processes were decommissioned with QR-Bill, the QR code-based slip. QR-Bill content is ISO 20022-based, supporting remittance with structured and unstructured references. To scope with the existing structured reference to domestic ISR (red and orange payment slips), the same semantic was taken forward as QRR (QR reference) in the new QR-Bill. For interoperability reasons with SEPA payments, the SCOR reference was supported as well. The slips can be used with a pre-printed transfer amount or free transfer amount. The slips support unstructured and structured addresses based on the ISO 20022 postal address to enable frictionless (and truncated) processing in domestic and cross-border payments. Additional information, as free text or structured text, bilaterally agreed or based on the SWICO specification, can be exchanged to streamline follow-up processing of the payment between biller and payer. Resolution by TCS BaNCS In our study of the QR-Bill specification and related use cases, we discovered that QR-Bill is not just mapping a new payment slip. TCS made the following recommendations to our bank customers when implementing the QR-Bill: To prevent fraud, the customer bank must verify that the address held in the QR-code must be the same as in the plain text printed on the payment slip on acquisition. SIC 5 platform and SIC IP (Instant Payment) The SIC 5 platform uses ISO 20022-based message standards for domestic CHF and EUR customers and FI2FI payments processing and clearing, enabling higher availability and instant payments. SIC IP will be the first service implemented on the SIC 5 platform. SIC IP will be rolled out as a pilot in November 2023, and it will become mandatory for all SIC RTGS participants by the end of 2026. The remaining SIC 4 services for RTGS in CHF/EUR will migrate in the next few years to the SIC 5 platform. Challenge The bank must provide interoperability in domestic and SEPA payment processing. In the 2022 standard release, SIC 4 RTGS moved to ISO 20022 v2019 for SEPA CT, leaving DT with the nonstructured addresses of ISO 20022 v2009. In the

standard release in 2023, SEPA will be moving to the ISO 20022 v2019 format for both SEPA CT and DT. Swiss customers may send payment orders (pain.001) in format v2009 or v2019, and co-existence with ISO v2009 for Swiss customers is allowed until November 2026. TCS BaNCS for Payments uses ISO 20022 v2019, allowing both inbound and outward mapping for SEPA using either v2009 or v2019 formats. This allows structured addresses of internal models to be mapped to unstructured addresses for outward SEPA processing. SIC 4 RTGS and SEPA messages use their own scheme-driven mappings, which are decoupled in the TCS BaNCS integration layer towards payment processing. Processing follows the ISO 20022 baseline, which can be orchestrated to the banks' needs, following scheme-specific flavors. Challenge SWIFT has set about its technical readiness journey with the first step of MT to MX migration, with the MT to MX co-existence phase planned to continue until November 2025. The depth of information and referencing of transactions is considerably improved with MX formats. Structured addresses in MX have improved the depth of data in comparison to legacy 'structured' addresses in MT format, which provides only the segregation of name, street, and compound address line with postal code, town, and country. During the co-existence phase, the bank can migrate stepwise from MT to MX, depending on their partner database in their core banking system. However, the depth of data from MT can impact the depth of information related to recall requests, returns, cover payments in MX requests. Banks using MT during the coexistence phase often have truncation issues (MT fields 70, 72 of customer and FI2FI payments). This topic was addressed by SWIFT PMPG, where a proposal was made for MT messages (MTx99) to forward or claim truncation and missing data. PMPG expects that less than 1% of SWIFT messages will be impacted by such truncation. In the interoperability of SIC – SWIFT corridor payments, the data truncation could block the STP processing of intermediaries. TCS BaNCS for Payments uses ISO 20022 for its internal operational model and MT-based payments. With the ISO 20022 database and enrichment of truncated MT fields out of MX, the information is sufficient for a smooth start with MX-based exchange in the SWIFT network. The data truncation of MT can be mitigated in two ways, which need to be aligned with banks' requirements and their related cross-border businesses: TCS BaNCS for Payments supports the recommended SWIFT CBPR+ conversion rules for all different address types to prevent data loss or truncation. With TCS BaNCS for Payments, the ISO 20022-based operational model is a good anchor to support: The chart shows how TCS BaNCS for Payments supports the recommended SWIFT CBPR+ conversion rules for all different address types for the ISO 20022-based operational model. TCS BaNCS' product management follows a methodical approach to adopt and drive market innovation and regulatory changes. We are enhancing our product to cover market changes with added values like high STP with limited manual intervention, additional functionality required by the bank, and support smooth integration in its ecosystem leveraging existing APIs. Regularly screen market innovation and regulatory changes. Publicly available or non-disclosed information of partner banks or standardization organizations like SWIFT are used for such analyses. In dedicated banking working groups or with partner banks, TCS is validating their understanding of market changes and the associated impact on existing products offerings, STP processing (what needs to be adopted within TCS BaNCS), and related ecosystems

(what needs to be adopted outside of TCS BaNCS). The process diagram shows TCS BaNCS' approach towards market-related changes. The steps are to identify market change, validate the understanding of market change (must/needs/impact), obtain a disruptive view of market changes, specify market adoption in the product, and support the integration of market adoption. Based on a deepened and verified understanding, a disruptive way of integration of market innovation, new offerings, and ways of processing, e.g., linking with ML/AI, lean processing, is explored and discussed within TCS BaNCS' Working Groups or with partner banks. For example, real-time processing and Request-to-Pay schemes are driving new ways of event processing. ML/AI and digitalization are expected to gain more traction to streamline STP processing. With the defined product scope revisited with a disruptive view and impact of integration, the design is defined with respect to the reusability of existing capabilities, open gaps, and the parameterization of the product and services. TCS leverages its experience of other market implementations and lessons learned with partner banks to support the integration and roll out of market-specific changes at customer banks. In previous chapters, we explained how the TCS BaNCS approach was applied. Payment standards are evolving to be ISO 20022-based, and TCS BaNCS for Payments' internal processing models are already built on this standard. The product's software architecture and depth of functionalities, be it for credit or debit transfers, checks with adoption to a specific region/country (e.g., SEPA, SIC), is helping banks with the seamless processing of payments. TCS BaNCS' service integration as an interface layer manages message exchanges used to process payments. It shields the different ISO versions and scheme-related flavors towards payment processing. Different versions of ISO 20022 messages only impact payment processing, where business logic needs to be adopted. The existing integration in the bank's ecosystem could be further used or partially enhanced where additional information on the new version of the message is required. The evolution of payment processing in Switzerland is a good showcase for how payment journeys can be supported in a frictionless way with TCS BaNCS for Payments. Payment standards are evolving to be ISO 20022-based, and TCS BaNCS for Payments' internal processing models are already built on this standard. The product's software architecture and depth of functionalities, be it for credit or debit transfer, checks with adaptation to a specific region/country (e.g., SEPA, SIC), are helping banks with the seamless processing of payments. Payments Solution - TCS BaNCS for Payments TCS BaNCS Helps Emirates NBD Transform Payments Processing TCS BaNCS Powers Payments Transformation at Banque Saudi Fransi PostFinance-10 Years with TCS BaNCS Register for our email newsletter to get the freshest takes, straight to your inbox. I consent to processing of my personal data entered above for the purpose of receiving newsletter from TCS For further details on how your personal data will be processed and how your consent can be managed, refer to the TCS Privacy Notice. Thank you! We'll be in touch with you shortly. Looks like we are experiencing some connectivity issues. Please try after some time.

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# Providing infrastructure for real-time payments

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the Exchange's Core Systems and Support Future Growth TCS BaNCS for Market Infrastructure TCS BaNCS Customer Newsletter – Edition 32 Register for our email newsletter to get the freshest takes, straight to your inbox. I consent to processing of my personal data entered above for the purpose of receiving newsletter from TCS For further details on how your personal data will be processed and how your consent can be managed, refer to the TCS Privacy Notice. Thank you! We'll be in touch with you shortly. Looks like we are experiencing some connectivity issues. Please try after some time. =====

## **Eliminating friction in reporting, pricing, and transactions**

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Industry Banking Services Transformation: Unlocking Exponential Value Solution TCS BaNCS™: Enabling Transformation in Banks and Financial Institutions Highlights On this page Introduction Enterprise-wide relationship-based pricing A co-existence layer for easier walk-in customer transactions About the author Stay in the know TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Sudhir Datir Related reading Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Sudhir Datir Program Manager, TCS Financial Solution (TCS BaNCS) You have these already



downloaded We have sent you a copy of the report to your email again. TCS created a new relationship pricing module with ample flexibility to support new pricing strategies, including a holistic approach that delivers an enterprise-wise customer relationship with the bank. When one of our North American clients went live on TCS BaNCS, it marked a major milestone in the North American banking industry's march towards modernization. The core transformation initiative is foundational to the bank's digital transformation objectives: to improve the customer experience, digitize and streamline operations, and better leverage data assets to better serve customers. The bank's core transformation program brings seven affiliate banks onto a fully integrated core loan and deposit system. This project has served as an impetus for the bank to address customer and employee frustration points, simplify and de-risk how they do business, and adapt to future digital technology, customer, and regulatory expectations. Having a simplified back office and providing significantly greater information to their frontline bankers has also helped them improve customer experience. In the following sections, we describe three before-and-after scenarios that demonstrate how TCS BaNCS built frictionless digital financial journeys for the bank and its customers.

**Operational and MIS report generation**

**Before:** When business users at the bank needed to generate operational, management, regulatory, and ad hoc reports, they would have to extract data from the core banking system, move it to a separate Enterprise Data Warehouse, and use third-party business intelligence software. The process was cumbersome, requiring users to understand the internal processing of these systems down to the individual fields on forms and queries.

**After:** Drawing upon our contextual knowledge in banking amassed from numerous successful transformation programs at banks worldwide, TCS built a Business Reporting Layer (BRL) providing access to a certified Authoritative System of Record (ASOR) for reporting and research. Instead of making business users do the work, BRL automates the creation of simplified views of data that summarize complex information from the core banking database. Using these pre-calculated views, business users can easily generate consistent reports of complex and commonly required data. This made report generation seamless for users while also making it easy for administrators to perform monitoring, auditing, and archiving. The BRL provides a single point of access to SQL, Power BI, and other analytics tools, allowing developers and business users throughout the company to generate insights from an intuitive and easy-to-interpret database.

**Before:** As part of its loyalty and retention program, the bank wanted to cross-sell and up-sell with incentives on interest rates and lower fees. But these incentives were not feasible. The bank's existing relationship pricing module was part of a legacy mainframe application tightly coupled with the core banking system, and it was challenging to change any of it, let alone implement a new loyalty strategy.

**After:** TCS created a new relationship pricing module with ample flexibility to support new pricing strategies, including a holistic approach that delivers an enterprise-wise customer relationship with the bank. The relationship pricing module allows banks to assemble products with flexible combinations of interest rates, fees, and cash benefits and then offer them to specific customers that match criteria based on customer, account, and product attributes and relationship and transaction patterns. Furthermore, the solution has the flexibility to define how often to reassess customer eligibility for any given offer. Whether by encouraging customers to use cost-

effective channels, including voice banking, internet banking, mobile banking, and ATMs; by offering waivers or discounts to the bank's most valued customers based on account or relationship balances; and by targeting specific segments based on geography, customer attributes, or account details, the bank crafts fee structures to meet any situation. And because the staff has a single view of the customer, the service levels at the branch can be tailored just as easily as any other factor. The results have been transformative, giving bank relationship managers the tools and offers they need to encourage loyalty and retention. The core transformation initiative is foundational to the bank's digital transformation objectives: to improve the customer experience, digitize and streamline operations, and better leverage data assets to better serve customers. Before: The affiliate banks associated with a single parent company were to be migrated onto TCS BaNCS in a staged, multi-phase process. Nevertheless, customers expected to be able to conduct transactions with any affiliate, regardless of the underlying core banking platform. After: As a first step, TCS BaNCS created a co-existence layer to ensure that TCS BaNCS and legacy applications could smoothly handle batch and online transactions. However, for cross-affiliate transactions involving cash transaction reporting, fund availability, and other complex requirements, a more innovative solution was needed to ensure minimal impact on the customer experience. This solution connected the extensible teller module of TCS BaNCS with the bank's legacy payment processing platform. In affiliate locations where this solution has been deployed, customers can perform transactions on accounts that reside on another affiliate, even if that affiliate has yet to be converted to TCS BaNCS. These before-and-after examples demonstrate TCS' ability to assess challenging business problems, develop future-proof solutions, and deliver smooth implementations of frictionless business processes. Next-gen Composable Core - The Future of Banking Ikano Bank Selects TCS BaNCS to Build a Bank for the Future Zions Bancorporation Transforms its Core Platform with TCS BaNCS Continental Bank Transforms with TCS BaNCS to Offer Richer, Digitalized Customer Experience Register for our email newsletter to get the freshest takes, straight to your inbox. I consent to processing of my personal data entered above for the purpose of receiving newsletter from TCS For further details on how your personal data will be processed and how your consent can be managed, refer to the TCS Privacy Notice. Thank you! We'll be in touch with you shortly. Looks like we are experiencing some connectivity issues. Please try after some time. Theme Font size Line height =====

## Seamless loan management for a leading Canadian bank

----- Article source ----- <https://www.tcs.com/what-we-do/products-platforms/tcs-bancs/articles/automated-loan-management-lending-solution> ----- Industry Banking Services Transformation: Unlocking Exponential Value Solution TCS BaNCS™: Enabling Transformation in Banks and Financial Institutions Highlights On this page Overview Seeking compliance with regulatory norms for asset classification Automated loan classifications and trade limits

Rapid results About the author Stay in the know TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Chandan Tahiliani Related reading Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Chandan Tahiliani Product Consultant, TCS Financial Solution (TCS BaNCS) You have these already downloaded We have sent you a copy of the report to your email again. A leading Canadian bank with a significant commercial presence in India automated loan management to comply with the RBI's IRAC norms for classifying assets and providing for bad loans. TCS provided a comprehensive solution to automate the monitoring of assets, account for bad loans, and report on NPLs in full compliance with IRAC. Over two decades, a large Canadian bank built its commercial presence in India with a loan portfolio of corporate, trade, and staff loans and working capital facilities. Due to limitations with its core banking system, the bank could not comply with IRAC norms, which require banks to follow objective criteria when classifying assets into categories (e.g. standard assets, sub-standard assets, doubtful assets). The bank's systems were poorly equipped to handle this operation, let alone automate the process. Loans were booked manually into a system that could not keep track of the required IRAC classifications. Asset classifications and Non-Performing Assets (NPA) were tracked in separate spreadsheets disconnected from the core banking system, which made it difficult to identify accounts under watch, and this approach was not in compliance with IRAC norms. In addition, the bank overly relied upon tactical fixes and manual controls for letter of credit issuance. For example, after the approval of a loan, lending offers would manually check and mark the loan limits before issuing letters of credit and associated SWIFT messages. These tactical workarounds and manual processes exposed the

bank to operational risks. To address these limitations, the bank considered external point solutions for classifying loans, with the results fed into its existing core banking system. The TCS BaNCS team, upon being asked to evaluate the situation, found that an external add-on approach would only address some of the IRAC norms, such as calculating Days Past Due (DPD) and classifying overdue loans, without addressing other aspects of IRAC, such as income recognition and reporting. The add-on approach would also forgo the opportunity to make significant functional improvements in limits and exposure management. TCS BaNCS for Loan Management was implemented within a strict deadline of five months to help the bank fully comply with regulatory requirements. All loans were migrated to TCS BaNCS, which automatically applies rule-based NPA classifications to place each loan into various buckets based on solvency and delinquency. The solution also automatically calculates DPD, marks overdue loan accounts, including overdue principal and interest, and changes asset classifications. Consolidated GL, risk reports, and regulatory reports make it easy to identify overdue or restructured accounts while providing traceability of all user and system actions. Trade transactions are now booked without manually checking and updating the limits. The application checks for available limits in real-time and blocks them for the transaction value upon execution, resulting in increased operational efficiency and mitigation of risks. Using APIs, TCS BaNCS enabled seamless integration between trade finance and limit processing modules. The core transformation initiative is foundational to the bank's digital transformation objectives: to improve the customer experience, digitize and streamline operations, and better leverage data assets to better serve customers. Following a five-month deployment of TCS BaNCS, the bank:

**Function Before TCS BaNCS Loan Management System (LMS) implementation**

1. Various types of business loans and staff loans were booked in the Bank Master.
2. The bank was unable to change the asset classification rules in the system to match the prescribed classifications by the RBI.
3. The existing application was not able to automatically assess the overdue loans and assign the applicable NPA stage.
4. NPA classification was being maintained in Excel outside the Core Banking Software (CBS).
5. It was not easy to identify the accounts that were restructured and hence under watch.
6. Any upgrade of the account classification was also maintained outside the system.
7. Non-compliant to regulatory norms.

**After TCS BaNCS LMS implementation**

1. All loans were migrated to, and new loans were opened in TCS BaNCS.
2. TCS BaNCS' rule-based NPA classification helped the bank define the various delinquency buckets and the corresponding classifications.
3. Automatic classification of the overdue loans in the buckets and auto update of asset classification.
4. Automatic upgrade of account classification in case of recovery.
5. Restructured accounts were easily identifiable, and the account watch status was marked automatically.
6. Complete traceability of all user and system actions related to the account classifications.
7. Complete compliance with regulatory asks.

**Limit management**

1. Limits were created in the Bank Master. For the letter of credit issuance, the trade operations team did a manual check for the available limit in Bank Master and then created the transaction in the trade application.
2. The limit update for trade transactions was being done manually.
3. The mandatory check to validate the limit update and accounting of LC before issuance of the SWIFT message was being

performed through a tactical workaround. 1. Existing limits were migrated to TCS BaNCS. All new facilities were created in TCS BaNCS. Limit marking was seamlessly done for loans created under a facility structure. 2. Trade application was integrated into TCS BaNCS for limit management, and limit availability checks and limit utilization updates were marked online, in real-time, through APIs. 3. The limit update and accounting for issuance of LCs was immediate and by the system, and the input was passed to the trade application for the SWIFT issuance. Benefits realized: Before and after images of TCS BaNCS implementation of loans NPA management and LC issuance processes at a leading Canadian bank in India. TCS BaNCS for Corporate Loan Origination: Enhancing lending operations Commercial Bank of Kuwait Selects TCS BaNCS™ to Transform Treasury Operations and Drive Future Growth | Cash Management Solutions Ikano Bank Selects TCS BaNCS to Build a Bank for the Future CTBC Bank Selects TCS BaNCS to Digitally Transform its Banking and Wealth Landscape Register for our email newsletter to get the freshest takes, straight to your inbox. I consent to processing of my personal data entered above for the purpose of receiving newsletter from TCS For further details on how your personal data will be processed and how your consent can be managed, refer to the TCS Privacy Notice. Thank you! We'll be in touch with you shortly. Looks like we are experiencing some connectivity issues. Please try after some time. Theme Font size Line height =====

## Let's make some music

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Industry Banking Services Transformation: Unlocking Exponential Value Solution TCS BaNCS™: Enabling Transformation in Banks and Financial Institutions Highlights On this page Overview Data-over-sound Data-over-sound versus other methods Is this safe? Conclusion About the author Stay in the know TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Subrato Bhattacharya Related reading Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements.

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ultrasonics for frictionless digital banking Subrato Bhattacharya Senior Consultant, TCS Financial Solution (TCS BaNCS) You have these already downloaded We have sent you a copy of the report to your email again. In 2022, the total amount of smartphone shipments reached 1.21 billion units worldwide. Each smartphone has a speaker and a microphone. Additionally, 130 million households are home to at least one smart speaker, and this number is expected to rise to 335 million in the next five years. While it is unrealistic to be online 24/7 with no drops in coverage or speed—especially while traveling—losing connection can be a significant problem for organizations. Can sound solve the problem? While Alexa, Siri, and others have been around for a while and require a human being to communicate with them using voice. Now, imagine if all these devices can communicate with each other when in proximity, without the need for office/network/wi-fi, and in a manner that is inaudible to the human ear. Google's Nearby Messages API or Starbucks location beacons are high-frequency data-over-sound applications popular with developers and users. However, these high-frequency beacons are not suited to delivering text and sensitive data because they are prone to interference from ambient sounds and heavily depend on the performance of the digital-to-analog converter (DAC) and the analog-to-digital converters (ADC). Data-over-sound (DoS), also known as aerial acoustic communication (AAC), is a communication protocol that utilizes signals at the upper bounds of human hearing (above 15kHz). DoS can convert any existing speaker into a data transmitter and any device with a microphone into a data receiver. The basic idea of data-over-sound is no more complex than a traditional telephone modem. Data is encoded into an acoustic signal, which is then played through a medium (typically the air, although it could equally be a wired telephone line or VoIP stream) and received and demodulated by a 'listening' device. This wireless communication protocol has advantages over the widely used Bluetooth and Wi-Fi for localized data exchanges within a small physical distance. It has advantages in terms of secure and localized data exchanges compared to radio waves, given that the acoustic waves (periodic pressure disturbances) with wavelengths near the ultrasonic range do not pass through barriers and are reflected off the walls of a typical room. The only hardware DoS requires is a speaker and a microphone, which are present in audio-video equipment and every smartphone, and increasingly, in wearables, smart appliances, and IoT devices. Using DoS, the second authentication factor is the proximity of the user's phone to the device being used to log in. It uses ultrasonic sound waves to transmit encrypted digital data between two devices with a speaker and a microphone. Being ultrasonic and with the speaker's capability to recognize different frequencies, the perceived issues of being in a noisy area during the process are also minimal. DoS opens a

wide array of use cases across industries and has the potential to redefine user experience through seamless and frictionless user journeys. It is steadily gaining popularity in several industrial and consumer applications such as entry systems for public transport, contactless payments, inventory management, and proximity-based customer engagement — all using sound waves. Example: Sound-based authentication for banking One of the many possible use cases is that of password-less authentication. Presently, two-factor authentication mechanisms require the user to interact with the phone too - for example, to copy a verification code received through an SMS or an authenticator app to the browser, resulting in multiple steps and causing friction.

DoS	QR	NFC	Bluetooth	Wifi	Two-way communication
Yes	No	No	Yes	Yes	One to many broadcasts
Yes	No	No	No	No	No
Non-line of sight transmission	Yes	No	No	Yes	Yes
Broadcasts confined to room boundaries	Yes	Yes	Yes	No	No
Typical max range	100m	20cm	100m	50m	

Let us look at the modern way of authentication. Passwordless authentication is a method of verifying a user's identity without requiring them to enter a password. Instead, passwordless authentication relies on other factors, such as biometric authentication or a one-time code, to verify the user's identity. Here are the steps involved in the password-less authentication process: The user initiates the login process on the mobile banking application or website. Password-less authentication is becoming increasingly popular as it is considered more secure than traditional password-based authentication methods. It eliminates the risk of stolen or compromised passwords and reduces the need for users to remember complex passwords. Here are the user journey steps for ultrasonic sound-based password-less authentication in a mobile banking application: Compared to the current ways of password-less authentication, no user action is required in the form of picking up the phone, typing in the OTP/ Passkey, etc. Using DoS, the second authentication factor is the proximity of the user's phone to the device being used to log in. It uses ultrasonic sound waves to transmit encrypted digital data between two devices with a speaker and a microphone. Being ultrasonic and with the speaker's capability to recognize different frequencies, the perceived issues of being in a noisy area during the process are also minimal. Most importantly, this does not require interaction between the user and his phone. It also solves the problem of working with no/low network connectivity. Is it possible to hack the data transferred through sound? DoS appears to be more secure than SMS OTP or authenticator-based ones and makes up for the shortcomings of Bluetooth/NFC/QR-based methods. Data-over-sound (DoS) is a technology that uses sound waves to transmit data. Here are some ways to secure data-over-sound transmissions: DoS is one of the many ways to eliminate friction and is by far the best use case for frictionless journeys right from the start. By harnessing the power of sound, Data-over-sound has emerged as a reliable and cost-effective way to exchange data between devices within a small physical distance. With the increasing number of smart speakers and connected devices in homes, businesses, and public spaces, DoS is providing a host of opportunities for firms to increase their efficiencies, improve user experience, and drive customer engagement. TCS BaNCS Research Journal: Discussing Frictionless Finance Next-gen Composible Core - The Future of Banking TCS BaNCS Digital: Enhancing End Customer Experience Enabling Frictionless Payment Experiences with Generative AI Register for our email newsletter to get the freshest takes, straight to your inbox. I consent to

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## Optimizing commercial lending

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and have set measures that aid in accurately assessing applicants' creditworthiness. Standardization and rigor in processes, risk mitigation Commercial loan assessment has always been long-drawn. High-ticket loans require detailed assessment, multiple validations for authenticity/accuracy of documentation, as well as multiple levels of approvals and back and forth communication between a borrower and the financial institution. In fact, a recent survey points to gathering documents efficiently and consistently as the biggest (38.5%) obstacle in the commercial lending process. The commercial loans segment broadly encompasses micro, small, medium, mid- and large-corporate businesses. Borrower constitution (sole proprietorship, individual, private limited, partnership, etc.) and type of loan products (term loans, working capital loans, leasing, channel financing, factoring, etc.) significantly impact the credit assessment value chain, the extent of credit checks, validations, and underwriting/approval cycles. The more complex, the higher the turnaround time (TAT) for processing the application, impacting a borrower's ability to secure timely credit for business needs. Survey indicate that more than 90% of commercial lending applications take more than a week to process, with 40% extending beyond a month. The higher TAT is attributable to manual steps, lack of seamless data sourcing, standardization and codification of credit policies, as well as regulatory compliance rules. Financial institutions are not untouched by the increased TAT as they are equally at risk of losing customers to the competition. Not just velocity, they need to be able to competitively price loans considering internal profit measures such as RoE/RoA. A systemic and risk-weighted approach to pricing is vital to guarantee consistency and safeguard customer satisfaction in a market replete with neobanks, challengers, and fintech companies. In contrast, a recent industry report states that 31.7% of the FIs set prices either by discretion or borrowers' ability to negotiate. With digital being the new normal, competition for quality borrowers, who are in a sweet spot when selecting a lender, is fierce. Technology-enabled customer experience improvement (e.g., self-service journey enabled through a rich API set), as well as timely identification of problematic loans, appear to be the topmost priorities for financial institutions. Automating decision-making and curating solutions for a frictionless end-user experience Analogous to retail lending, commercial borrowers are also looking towards agile and nimble lenders/FIs who can provide a swift, frictionless experience. Automation of credit processes, application data collation, and documentation are a few areas making inroads into commercial lending. The benefits of automation stretch beyond the reduction of TAT and efficiency into enforcing the standardization of processes, too. It eliminates redundant validations and helps in objective decision-making and exception tracking. Making authentic data available to underwriters and decision-makers has also freed up the employee bandwidth of financial institutions. Bringing additional data dimensions such as information on liquidation resolutions and criminal cases (e.g., insolvency and tribulations' database) or sector-specific analytics (e.g., real estate insights for construction finance) also ensures screening of problematic cases early on. Recent strides by fintech organizations and central governments towards digital initiatives are pushing the boundaries of the art of the possible. For example, e-signatures have successfully proven to reduce contractual documentation time by up to 80%, expediting tasks that usually take a few days to hours. This also takes care of the stamp duty

applicable to legal documentation, freeing up considerable time for front office and relationship managers to delve deeper into borrowers' needs and strengthen relationships. Compliance with statutory requirements/ internal credit policy is built into user experience/lending journeys. Simplified and automated lending assessment journeys using consent-based eKYC, credit bureau checks, bank statement analysis, and criminal and employment checks reduce TAT by up to 40%, cost of operations by up to 25%, and attract borrowers who wish to benefit from a hassle-free lending experience. However, every FI has its own niche; therefore, origination solutions need to be flexible to adopt FI-specific credit policies and user journeys. This is applicable for the initial implementation of an automated origination solution and for subsequent rolling out of changes made to credit policies. Flexibility to define and orchestrate credit processes (cutting across multiple departments) can help financial institutions set up efficient processes for new customers, renewals, and ad-hoc requests. The capability to orchestrate tasks between multiple departments allows for continuously identifying bottlenecks and changed processes/activities for further refinement. This includes business rules for credit approval and the agility to operate and implement changes without going through lengthy IT change management processes. Multiple product configurations help them tap into expanding credit needs of borrowers - whether project finance/term loan, working capital needs such as bank guarantee, or a leasing product, while also opening up a broader spectrum of customers to service. The origination platform must include comprehensive integration and collaboration capabilities to achieve the above synergies. Integration capabilities enable the institution to not just leverage the power of data inside, but also across the larger fintech ecosystem. A powerful technology architectural layer leveraging real-time integration protocols without relying on traditional end-of-day processes is required. Faster time to market and growth in assets under management (AUM) Digital technology reduces TAT, NPAs (Non-Performing Assets), and increases operational efficiency while improving the quality of assets manifold. Therefore, one may question whether lenders have to adopt digital frictionless journeys, instead of operating within the analog, siloed lending landscape. Financial institutions that leverage the power of ecosystems, enable an end-to-end digital lending value chain, and have the right technological components, such as process engines and APIfication capabilities, are bound to thrive in the new era of frictionless lending. Designing a 360-degree ESG Dashboard for Banks' Lending Portfolios Transitioning from T+2 to T+1 Settlement Cycle in UK and EU Markets Transforming Payments with Cloud-based, Microservices Architecture Leading Banks Worldwide Transform Payments with TCS BaNCS Register for our email newsletter to get the freshest takes, straight to your inbox. I consent to processing of my personal data entered above for the purpose of receiving newsletter from TCS For further details on how your personal data will be processed and how your consent can be managed, refer to the TCS Privacy Notice. Thank you! We'll be in touch with you shortly. Looks like we are experiencing some connectivity issues. Please try after some time. Theme Font size Line height

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# The power of frictionless finance

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**HIGHLIGHTS** The power of frictionless finance 'Frictionless finance' is a phrase we use to describe an ideal state for customer journeys in financial services. In all our customer engagements and our product development agenda, we constantly strive to eliminate or reduce the obstacles i.e., friction, between customers and their financial goals and objectives. Frictionless finance manifests in many ways, for instance: Single sign-on and customer 360-degree view for all aspects of customer relationship which helps customers get a complete view of their financial picture when they sign-in Intelligent self-service that anticipates customer queries with seamless hand-off to agent channels upon customer request Automated rebalancing of customer portfolios to match risk profiles and investment horizons, and Ensuring that corporate actions information flows quickly and effortlessly between issuers and investors From the front office to the back

office, be it retail or commercial banking, be it the custody value chain or a private wealth management scenario, we constantly seek new ways to create smoother customer journeys. Equally important though is knowing when friction is necessary. Just as a frictionless highway would be unsafe, so would be a 'one-click' SMS that empties your bank account. Our goal is to have frictionless customer journeys leading to the moments where friction is necessary and appropriate. It could be moments when a major investment decision or payment is being made, and so on. This ensures risk mitigation for the institution and the end customer with necessary guard rails. In other words, frictionless in the engine with essential friction on the streets. Just as on the highways, friction ensures the needed traction for customers to travel in whatever direction they choose. We measure our success in part based on how well we achieve this state of 'frictionless' in our endeavors. In the latest issue of the TCS BaNCS Research Journal #15, we highlight several examples across commercial lending, retail transaction banking, asset servicing, etc., as we constantly set the bar higher toward achieving the frictionless goal. Our product design and architecture encapsulating business functionality across well-defined solution components and/or microservices and exposing them via granular APIs of the right grain keeps this notion of reducing friction as an essential element. We have a wide range of partners in the TCS BaNCS ecosystem offering complementary solutions that further enhance this aspect. Delivering and supporting installations on the cloud, be it private or public, is another dimension that serves to deliver solutions faster and makes integrations more seamless thereby enhancing the frictionless experience. In our client engagements, we have been able to embed the latest technologies including AI and machine learning technologies into business processes and by doing so, we have both eliminated friction and added intelligent support at key decision points in the customer journey. Welcome to the world of frictionless finance! From the front office to the back office, be it retail or commercial banking, be it the custody value chain or a private wealth management scenario, we constantly seek new ways to create smoother customer journeys. TCS BaNCS Digital: Enhancing End Customer Experience TCS BaNCS for Corporate Actions: Reliable and automated end-to-end Corporate Actions processing TCS BaNCS Research Journal: Discussing Frictionless Finance Single Event Processing in Corporate Actions Register for our email newsletter to get the freshest takes, straight to your inbox. I consent to processing of my personal data entered above for the purpose of receiving newsletter from TCS For further details on how your personal data will be processed and how your consent can be managed, refer to the TCS Privacy Notice. Thank you! We'll be in touch with you shortly. Looks like we are experiencing some connectivity issues. Please try after some time.

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## **Technology trends for wealth management**

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We have sent you a copy of the report to your email again. The wealth  
management sector is rapidly evolving; the pace of change in terms of client  
expectations, service delivery, product offering, breadth of services and  
digitization is unimaginable. COVID-19 was transformative for the industry,  
accelerating changes that were already in play, such as a digitized offering  
to allow for an omni-opti channel approach. It accelerated the need to  
provide a tailored and personalized offering to meet individual customer  
needs and exceed expectations. In addition to thematic trends such as the  
'Great Wealth Transfer,' the move to ESG and private markets, and against a  
backdrop of economic and geopolitical uncertainty, wealth managers  
certainly have plenty to think about. The role of technology in this mix  
cannot be underestimated – it serves to underpin and enhance wealth  
management offerings from all angles and is crucial in delivering what the  
service customers expect and in providing insights to shape the strategic  
agenda. Accordingly, our survey of wealth management executives in  
partnership with Fintech Futures revealed a host of priorities and focus  
points. The aim was to get a feel of what wealth managers are experiencing  
in terms of their technology situation, current limitations, priority areas, and

how the need to provide a better service level for the client and optimize the wealth manager's time relying on solid technology tools. The overall impression was that all respondents were keenly aware of the need to provide a high-quality and differentiated customer experience in terms of the actual service and investment proposition and the way that it is delivered. To deliver on that, wealth managers need to have robust technology in terms of both the architecture and the software. It is no surprise then that technology strategy centers around software to support the wealth manager's front-end and operations experience through enhancing data management and analytics capabilities. In terms of what wealth managers want to offer to the client, digital channels, collaboration tools, rich UX, digital and hybrid offerings, and front-office tooling are deemed essential and in high demand. Underneath the delivery mechanisms, the investment requirements of wealthy individuals are broad – they want to have access to the full spectrum of investment vehicles and expect to have regular communications as well as digital reporting in place. ESG was discussed as something that all firms now need to offer, given its importance to the next generation of investors. To that end, meeting not just the needs of today's investors but also staying relevant into the future, wealth managers know that they need to invest in a robust architecture that will allow them to be flexible and deliver on product, service, and delivery – now and in the future. Respondents are conscious of the pressure to provide high quality and differentiated customer experience, and the key role that technology plays in meeting these expectations. We are delighted to publish this report on technology trends within the wealth management community. The past few years have not only seen exponential advances in technology which enterprises can leverage but also in culture, as there is widespread acceptance in integrating digital and mobile technologies into the day-to-day lives of consumers. Staying relevant to the client and providing a differentiated experience overall accounts for 61% of the respondents. Given the rise in general affluence across large sections of the global population, wealth management driven by advisory and self-service models is becoming an essential offering across the financial services spectrum, including retail banks. This enables and drives a 360-degree engagement with customers, resulting in a critical revenue stream for the industry. With increasing uncertainties in geo-political situations and ongoing inflation, firms are seeing increased interest in wealth management services across all segments, including the mass market, mass affluent, and high net worth individuals. traditional investment advisory is actively being supplemented by hybrid and robo-advisory as the younger generation seeks more digital experiences and engagements. Customer and advisor user journeys that leverage omnichannel models simplified user experiences, hybrid advice, and collaboration tools will continue to evolve as a priority. Core applications will aggressively adopt emerging technologies like AI-ML tools and cloud, among others, based on the use cases relevant to the business. From the results of the survey described in this report, we see a clear need for wealth managers to take advantage of the benefits that technology can bring in terms of day-to-day efficiencies and improved customer experience. They can enhance their abilities to grow and scale and build a sustainable strategy for the future. To know more about the report: <https://www.fintechfutures.com/2023/12/report-trends-in-technology-for-the-wealth-management-community/> TCS BaNCS for Wealth Management CTBC Bank

Selects TCS BaNCS to Digitally Transform its Banking and Wealth Landscape Digital Advisory for a Leading Asset Management Firm TCS BaNCS Ranked #1 Investment and Fund Management Solution in IBSI SLT 2022 Next-gen wealth management solution to empower your advisors and investors. Theme Font size Line height =====

## Zero-downtime operations during agile rollouts

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reduce the impact of these agile upgrades using a digital minimal core that, even during a software upgrade, provided: This diagram describes the planned and unplanned outages for a leading Swiss bank during quarterly rollouts before they implemented TCS BaNCS. The system shutdown of all services was necessary for a minimal time, during software rollouts or upgrades. ATMs and POS machines serve as key connections between banks and their customers, allowing 24/7 interactions and a convenient way for customers to make payments and check their balances. When ATMs and POS machines are out of service, customers experience significant inconvenience, frustration, and possibly financial losses. In 2022, the bank began running quarterly rollouts as part of a larger transformation initiative. This doubled the frequency of planned shutdowns, which caused added disruption to critical services and a visible impact on end users and customers. Preparing for a planned outage was a significant effort. Even though several tasks were automated, they had to be choreographed precisely across multiple systems with a long lead time for planning and preparation. From the customer's perspective, critical services became unavailable for 90 minutes during a planned outage, and inquiry services were unavailable for 30 minutes. Customers were notified that they would have to withdraw cash in advance, an inconvenience compounded by the confusion caused by outdated customer balances. The downtime was even more pronounced during unplanned outages that could take hours to rectify, leading to even higher customer dissatisfaction. TCS BaNCS and the Swiss bank worked together on a zero-downtime solution that ensured uninterrupted ATM and POS services during software upgrades and rollouts. The solution was built using the microservices approach to software development and employed an API that could be accessed by any system, present or future, with minimal local configuration changes. It also leveraged a parallel database Cash block and integration layer designed to maintain balances and transactions, even during core database updates. Built using the microservices approach to software development, the zero-downtime solution was built with an API that could be accessed by any system, present or future, with minimal local configuration changes. The API connected to a parallel database Cash block and integration layer that was designed to maintain balances and transactions even while the core database was being updated. With TCS BaNCS, the bank achieved the goal of zero downtime, with seamless availability of services on all customer channels, all without the need for a major overhaul of core application components. With TCS BaNCS, the bank created a solution to transfer transactions from Cash block to customer channels called "Authorization Holds." These holds are as legitimate as those sent from the standard systems of record. By implementing this approach, the bank ensured that accurate balance information was provided. While this solution was created specifically for the bank, the microservices can be easily reused as a generic solution for any TCS BaNCS customer. During the bank's most recent software upgrade, the new database handled the switchover even while receiving 375 queries per second, and the Cash block database managed over 400,000 transactions during the downtime window. During the bank's most recent software upgrade, the new database handled the switchover even while receiving 375 queries per second, and the Cash block database managed over 400,000 transactions during the downtime window. The combination of simplicity, non-invasiveness, and frictionless operations was



a big success for the bank, which now finds it easier to schedule and plan software upgrades without expensive planning cycles or disruptions to service availability. The microservices-based solution also demonstrates a viable approach for other software development projects at the bank. The TCS BaNCS team received a commendation from the bank's executive board: "The switch [to Cash block] solved a knot that made a new timing possible," said an IT & Operations executive. "The new release timing is a major step and strongly supports our goals as one of the leading digital banks and towards continuous digital availability." With TCS BaNCS, the bank achieved the goal of zero downtime, with seamless availability of services on all customer channels, all without the need for a major overhaul of core application components. Customers across the bank's retail, business, and corporate footprint also maintain access to accurate information across channels, with continuous uptime and availability.

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# Beyond T+1 settlement - The next steps

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Industry Unlocking Exponential Future Growth in Capital Market Firms Solution TCS BaNCS™: Enabling Transformation in Banks and Financial Institutions Highlights T+1 has clearly arrived in the West although the views on how this has impacted day-to-day processing will extend globally. About the author Stay in the know TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Giles Elliott Sydney Mammen Related reading Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Giles Elliott Head, Business Development, Capital Markets, TCS BaNCS Sydney Mammen Solutions Manager, Financial Solutions, TCS BaNCS You have these already downloaded We have sent you a copy of the report to your email again. Whether the firms in the industry have taken a tactical or strategic technological approach to covering this market change, the role of technology and the importance of having a highly modernized solution have never been greater. So, how is technology playing a role? And what are the most important areas that we have seen come through in the transition to T+1 for market participants? Firstly, the importance of real-time data has never been higher, and the technology and underlying features that drive this are critical. At the headline level, firms require real-time processing systems that can process 24/7 across global markets. With such narrow

global processing windows, losing hours for batch cycles and end-of-day processing is unthinkable as an ongoing model. However, a layer below this - we get to the system features that can resolve issues automatically and ensure that the data reflected is a real-time representation - features that cover the ability to configure workflow rules, standing instructions, configured tolerances, and data normalization/translation features to minimize exception queues. There is also a priority for implementing real-time monitoring tools to track trade settlement statuses and detect any delays or discrepancies immediately after T+1 as well as automated reconciliation tools to compare trade details between counterparties, clearinghouses, and custodians to ensure consistency and accuracy in settlement instructions. Leading from this theme is the desire for extreme levels of end-to-end automation to reduce the challenges of operations capacity planning and daily spikes in capacity demands. This talks in part about the points around rules and configurations mentioned above. However, the biggest incremental step is likely to come from the increased use of machine learning and AI, both of which have a core requirement for a strong, real-time, and accurate baseline of data but also access to historical data and the capacity to store this, potentially on the cloud, without impacting day to day system processing capacity. Once there is a strong baseline foundation for real-time data, AI and Generative AI (GenAI) will play a significant role in automating matching processes for T+1 trades by enhancing efficiency, accuracy, and scalability. AI tools can be programmed to make real-time decisions regarding matching based on predefined rules, risk parameters, and trade characteristics. In the same vein, predictive analytics techniques can play an important role in forecasting matching rates, processing times, and potential matching failures based on historical data and current market conditions. Enhanced operations user tools have gained a new profile with the lead up to T+1 and workload prioritization being a critical theme, the importance of risk-based dashboards and workflow prioritization tools has hit new highs due to the compression of processing windows. The expectation is that these are highly configurable to address different scenarios and client preferences, and come with dynamic analytical capabilities to assess a range of parameters that contribute to the assessment of risk. Underlying this is the requirement to understand performance across the end-to-end processing model and the areas of delay, and exceptional process resolutions. Overlaying this is a louder industry voice calling for harmonization and adherence to market practice guidelines, and firms are being asked to increasingly track whether the desired convergence is being seen. The teams of operations performance analysts have reset the importance of these analytical engines and demand for daily insights, and this has extended the scope of technical solutions. Quite clearly, we are seeing transformations in the financial market infrastructures and new automated solutions to deal with participant issues such as potential fails due to position shortages. This is driving its own set of innovations which in turn, need to be catered for within participant systems. Aligning to such development paths is raising the bar on market integrations and highlighting the benefits of working with partners that are highly committed to providing solutions in the capital markets industry. TCS BaNCS for Corporate Actions: Reliable and automated end-to-end Corporate Actions processing Single Event Processing in Corporate Actions TCS BaNCS Helps Wells Fargo Transform its Asset Servicing Operations TCS

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## **From resilience to reshaping investment trends for relevance**

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Financial vulnerability triggered by the onset of the pandemic has increased investments, trade volumes, and market volatility worldwide. In response, wealth and investment players in the retail and institutional sector have quickly begun considering modernizing their technological landscape and platforms, even as they expand solutions covering the full spectrum of services to their clients. Broader holistic advice catering to every type of asset and the need to provide client experiences premised on trust, security, and speed have become the hallmarks of the wealth management and private banking industry today. The emphasis is on data-driven innovative services focused on hyper-personalization, managing data protection laws, and transparent pricing. Wealth and asset managers want to help their clients grow their investments spanning traditional and alternative assets as the relationship evolves. Underpinning the drive for modernization are a range of transformative technologies: TCS BaNCS for Wealth Management strengthens wealth managers' and clients' relationships, stimulating the much-needed reassurance and transparency clients need about their investments. TCS BaNCS' comprehensive suite of services, encompassing wealth and asset management and private banking, is tailored to facilitate informed decision-making, meet dynamic customer demands and regulatory expectations, and facilitate quicker processing times. TCS BaNCS components across banking, investments, and securities are assembled to deliver a tailored proposition for each segment. These foundational components provide the breadth of capabilities across banking, and when packaged with the securities back-office functions of position management and settlements, they address the transaction processing needs of a typical retail broker or wealth management back office. Extending these capabilities with solutions for advisory, portfolio management, and execution caters to the needs of a typical wealth provider for mass affluent segments. Adding fund accounting, valuation, and R&D capabilities broadens the proposition for asset managers. The clearing components extend the capability to institutional/clearing brokers. In short, the solution offers a tailored proposition for a typical private bank across the spectrum of its business. One of the world's leading asset management firms and an existing TCS BaNCS customer turned to TCS to deliver a highly scalable and reliable performance measurement and analytics engine. This engine supported more than one million clients of its digital advisory service, representing five times the existing volume. Those clients included ultra-high-net-worth individuals, for whom processing accuracy is paramount, and entry-level investors, for whom the low-latency response is vital for retention. This transformation program eventually enabled the firm's digital advisory business to foray into retirement portfolios. As part of the engagement, TCS took ownership of the application support for the deployment of TCS BaNCS for Wealth Management, including responsibility for all business and technical operations related to security, monitoring, upgrades, integration, and backups. To ensure processing accuracy in calculating portfolio performance, the application logic underwent meticulous review, including pre- and post-validation checks. This approach aimed to pre-empt any data pitfalls and provide highly accurate computed results to end clients. To ensure high performance, the solution had to meet two benchmarks: The portfolio performance component of TCS BaNCS was

deployed on AWS using a target microservices architecture. The decoupled architecture uses microservices to enable parallel processing for end-of-day position management and handle high volumes in smaller batches. As promised, the TCS BaNCS solution fully met the performance requirements. Benchmarked results demonstrated the ability to compute 10x volumes of portfolio valuations in half the time previously required while enabling sub-second API response times for high responsiveness. In addition, the cloud-related innovative methods enabled significant reductions in execution times, throughput, and database performance compared to prior operating models. With TCS BaNCS, the asset management firm is now able to attract more customers to its innovative digital advisory service, confident that they will receive highly accurate portfolio information and benefit from an optimal user experience. Technology Trends in the Wealth Management Industry TCS BaNCS for Wealth Management CTBC Bank Selects TCS BaNCS to Digitally Transform its Banking and Wealth Landscape TCS BaNCS Named a Leader in Wealth Management by Everest Group Empower your advisors and investors with a next-generation wealth management solution Theme Font size Line height =====

## Payments transformation for leading banks across the globe

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You have these already downloaded We have sent you a copy of the report to your email again. In Switzerland, Japan, UAE, Sweden, and across the world, the leading providers in payments have turned to TCS BaNCS. The payments marketplace is experiencing unparalleled hypergrowth. More regions and countries have expanded the availability of newer payment types like real-time payments, retailers and consumers have embraced non-cash digital payments at the point-of-sale, and enterprises are embedding payments throughout their entire supply chain. These trends are leading to more frequent payments, varied types of payments, and a broader range of counterparties. Financial institutions also need to address the adoption of the ISO 20022 messaging standard for both domestic and international payments. Starting November 2022, SWIFT enabled ISO 20022 messages for cross-border payments, with coexistence for MT and MX messages for a three-year transition period. Payments networks in the United States, United Kingdom, Europe, and Australia have adopted or are in the process of adopting ISO 20022 standards for domestic clearings. The current fragmented, silo-based systems restrict the capability of financial institutions to keep pace with growth in volumes, frequent market changes, and regulatory evolution. To keep pace with these challenges, many institutions are deploying Payment Hubs built on the latest technology stack with microservices architecture hosted on a public or private cloud. TCS BaNCS helps banks consolidate multi-product, multi-country, and multi-currency payments into a single solution with centralized, ISO 20022-compliant connectivity to any payments rail. TCS BaNCS also enables the processing of real-time payments across multiple geographies with different clearing rules, SLA requirements, account addressing, and messaging standards. Instant transfer, instant debit, request-to-pay, and pay-by-proxy – these are among the latest real-time payment mechanisms that financial institutions can quickly implement through the market-ready, modular deployment of TCS BaNCS for Real-Time Payments, which is already live in multiple countries including Sweden, India, the Kingdom of Saudi Arabia, United Arab Emirates, and Bahrain. Built using cloud-native microservices for maximum flexibility and ease of deployment, the TCS BaNCS solution enables faster time to market, faster compliance with new payments regulations, and an enhanced user experience. In one of the fastest core banking and payments transformations in Sweden, Länsförsäkringar modernized with its go-live of TCS BaNCS in April 2019. The result has been faster time to market for new and innovative products. Using the real-time payment components of TCS BaNCS, LF Bank now connects its customers to Swish, a real-time Swedish mobile payment service, and to several clearing and RTGS networks in Sweden. The rich API repository of TCS BaNCS enables open banking and participation in the larger ecosystem, positioning LF Bank for continued growth and success, and an award winning core banking transformation. TCS implemented a Regional



Payments Hub, powered by TCS BaNCS for Payments, for MUFG Bank, Japan's largest financial institution. Bloomberg ranks MUFG Bank as the eighth largest bank in the world. It has an extensive branch network throughout Japan and fifty other countries. As part of its transformation journey, MUFG Bank consolidated its extensive multi-entity, multi-country, cross-border payment processing operations, which were running on an array of disparate legacy systems, onto a Regional Payments Hub powered by TCS BaNCS for Payments. With this transformation, MUFG Bank has realized its vision to streamline all payment operations across the entire Asia-Pacific region to drive future growth, improve efficiency and lay a strong foundation to enable innovation. Emirates NBD deployed TCS BaNCS for Payments as an "Enterprise Payment Hub" in the ENBD group technology landscape. It is deployed as a single-instance, multiple-entity solution supporting payment rails across seven ENBD entities. This platform supports standardized payment processing and operations, including clearing and settlement for international and domestic payments. With a multi-entity, multi-currency, multichannel Enterprise Payments Hub, Emirates NBD has become the market leader in innovation. Learn more about their payments transformation [here](#). PostFinance is the number one provider in the Swiss payment transactions market, ensuring a seamless daily flow of liquidity for its customers. In 2011, the Bank standardized its payments platform with TCS BaNCS. Learn more about their transformation journey in this interview with Hansruedi K  ng, CEO, PostFinance. Two of the top banks in the Gulf Cooperation Council (GCC) region have implemented TCS BaNCS Enterprise Payments Hub for their international and domestic operations. For their Enterprise Payments Hub deployments, the banks selected components including real-time payments, credit transfer (domestic and international), standing order, direct debit, cheques and bill payments. With TCS BaNCS, both banks will achieve operational benefits and efficiencies through automation of key processes; reduced risk with real-time connectivity to core banking; and strengthened compliance from configurable business rules. The solution also supports onboarding to new clearing rails including GCC RTGS. With the multi-entity capabilities of TCS BaNCS, the banks have consolidated operations across multiple entities and eliminated manual steps for payment operations, using standardized payment processing that supports country-specific functionality. A universal bank with tens of millions of customers transformed its payments landscape with the cloud-based microservices architecture of TCS BaNCS Enterprise Payments Hub. In response to triple-digit hypergrowth in payment volumes, the bank deployed the TCS BaNCS Enterprise Payments Hub. With auto-scaling using microservices and containerization deployed on Amazon Web Services, the application precisely matches computing capacity with transaction volumes, ensuring high resiliency and zero downtime for a 24/7 operation. The microservices-based deployment of TCS BaNCS Enterprise Payments Hub has given the bank a standardized solution that handles all payment types, optimizes transaction processing costs, and minimizes disruption of core systems. A major player in corporate and institutional payments for Indian enterprises has deployed the payment processing engine of TCS BaNCS along with channel solutions for branch and internet banking. With the deployment of TCS BaNCS, the bank has transformed its payment initiation and servicing capabilities across a large branch network, enabling staff to process large files in a fraction of the time previously

required. The system has scaled smoothly to support hypergrowth in payment volumes. The bank also offers virtual account-based solutions for corporate customers, including a collections and reporting service and a pension investment tool for employees. These new business capabilities have enabled the bank to improve its strategic positioning with its corporate and institutional client base. Banque Saudi Fransi Transforms Real-time Payments with TCS BaNCS BankservAfrica Selects TCS BaNCS™ (Central Payments Infrastructure) to Drive South Africa's Rapid Payments Program Supporting Frictionless Payments Journeys in Switzerland Enabling Frictionless Payment Experiences with Generative AI We can help accelerate your payments transformation Theme Font size Line height

## Revamping core banking with microservices and cloud nativity

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Industry Unlocking Exponential Future Growth in Capital Market Firms Solution TCS BaNCS™: Enabling Transformation in Banks and Financial Institutions Highlights What's your challenge? TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Related reading Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. You have these already downloaded

We have sent you a copy of the report to your email again. Core and digital banking systems are shifting towards cloud-native applications and microservices to boost agility, while real-time finance and advanced analytics are reshaping FinTech and payment systems globally.

Venkateshwaran Srinivasan, Global Head of TCS Financial Solutions, shares insights on the shift to real-time finance and cloud-native architectures to meet rising customer expectations. How do you see the evolution of core banking systems and digital banking impacting financial institutions over the next decade? "I am seeing core banking and digital banking systems increasingly adopting cloud-native principles allowing customers to leverage the power of SaaS/cloud in an increasingly powerful manner. "Several large banks still struggle with business and regulatory change management with their monolith application landscape or, at times, a complex spaghetti both make day-to-day IT management too complex and, even more importantly, do not deliver on the expectations of agility which businesses of today demand. We see architectures increasingly moving towards microservices, which will help impart agility and enable quick responses to opportunities. Also, all aspects of finance becoming real-time will mandate this shift away from legacy architectures, which simply cannot cope with business expectations and will, in turn, impact competitiveness in the market." TCS has featured in the leadership club for as many as 12 categories in SLT 2024. What significance does such a recognition have for a firm like TCS?

"Firstly, the number of client wins reflects the trust placed in us by customers across multiple geographies and we are grateful to them for choosing TCS BaNCS to be their transformation partner of choice. "This recognition across so many categories is mainly due to the breadth and depth of our offerings and the consistent investment we make year on year across the spectrum of financial journeys of a consumer. The strength of the partnership we have with our customers and our execution track record are the other key determinants of market success that result in recognition like this. "For us, it is all about being relevant to our customer's business and operational priorities and aligning our investments to enable their success." What are the benefits and potential drawbacks of adopting cloud-based solutions for core banking? "The cloud is truly transformational in the sense that it truly changes how a bank or any enterprise looks at foundational IT capacity. It has also leveled the playing field, in a manner of speaking, for newer organizations that are able to align their costs with their growth needs better and get away from a 'Capex and ROI' way of thinking. It also transforms organizational capability to interact and evolve or participate in ecosystems that deliver superior value and help them be present where customers need them to be in their financial journeys. "The concerns around security, regulatory compliance, privacy, etc. come to mind, but I am sure these are getting more and more manageable in the days to come. Also, in the banking world, there could be some exacerbation of risks when you talk of, say, multi-tenant cloud instances. These need to be understood better and managed carefully." What trends do you see shaping the future of Fintech in the next 5-10 years? "Business-wise I feel deep and broad payments transformation will continue as globally we move towards more and more real time in all aspects of money movement, be it local or cross-border. With this will naturally come the need for more innovation in managing risk - be it security or fraud as the growth will bring about such imperatives. It will also entail higher focus on operational resilience. "The

global spread of wealth and large populations moving towards relative affluence in many nations, especially in emerging markets, will necessitate the growth of technologies and players who can help them manage their financial needs at scale in an empowered fashion, keeping in mind that this generation will be far more demanding in terms of sustainability and are digitally native. Think sophisticated digital advice and green financing, and you get the picture. “I see all aspects of financial services getting interwoven into consumers’ lives more and more. In a sense, ‘banking’ will become less and less visible and rather be the silent enabler of business and activity both in retail and consumer contexts. Financial services will become seamlessly integrated into consumers’ lives, making banking a ‘frictionless’ enabler of business and activity. Technologies like cloud, automation, and consumer-centric ecosystems will power this shift. AI’s power will be unleashed, necessitating solutions for privacy, intellectual property, sustainability, and resilience in a GenAI-pervasive world.” What steps should banks take to ensure data security and compliance when upgrading their core banking and CRM systems? “Data security and compliance are key today not just for tech leadership, but they have become crucial elements on the Board and C-Suite agenda given the pervasiveness of technology in every aspect of business and the number of external touch points increasing so dramatically, thanks to mobile explosion, cloud, IoT and other technologies becoming mainstream. In areas like data security and compliance, I feel, first and foremost, there is nothing called ‘steady state’. ‘You are never truly done’. So, banks should firstly embrace this attitude that there is no one-time fix. The threats from cyber and other fraudsters are continuously evolving, and therefore the proactive and reactive elements of strategy to counter these also need evolve constantly. “Secondly, what can help is working with partners who have made security core to their business and evolution. Security cannot be something you slap on as an afterthought. Security needs to be incorporated by design and choosing partners who embrace this way of thinking is something for banks to consider.” How does TCS BaNCS platform address the challenges faced by modern banks? “At TCS BaNCS, we are constantly seeking to leverage the power of technology to help on both sides of the equation i.e. how do we help clients design, manufacture, and distribute products that are innovative with unique pricing or other differentiated characteristics and how do we help them run their operations and technology in an efficient and as much an automated manner as possible. How we do this will be by a combination of core native product capabilities, sophisticated and right-grained API capabilities, as well as data and analytical capabilities, which enable an increasing level of differentiation on the front line while enhancing efficiency at the back end. Some of the increasingly newer questions around security and resilience etc. are of course much more relevant today and these we spoke of earlier as well.” Can you share some insights on how TCS leverages data analytics to enhance CRM functionalities for its clients? “Banks are increasingly wanting to provide personalized and contextual services in real-time as well as to stay relevant to their customers as their financial needs manifest. We believe in the ‘one customer view for the enterprise, and one enterprise view for the customer’- and this is constantly a work in progress be in terms of data, reports, or analytics given the multiple dimensions of both sales and relationship management - In terms of customer acquisition and retention, account management or growth/product productivity and performance.

Some of the key capabilities that are used, like spending patterns, life stage analysis, next best product, loan risk analysis, product recommendation engines, and loan repayment patterns, are continually enhanced with datasets from our partner banks.” What are some of the things that TCS is doing that would help TCS stand tall in SLT 2025? “We will continue to listen to clients, understand what opportunities and challenges they are seeing in their world and constantly adjust and calibrate our roadmaps and agendas to their priorities. Being relevant for their present and their future – that is all we try to do. “Coming to some specifics, we will scale some of our initiatives around AI. We are making solid progress in our roadmap towards microservices, and we will be nearing the end of that journey in 2025, which should make our value proposition even more compelling. We are also expanding our offerings to sharpen the focus on wealth management, more focus on payment evolution, etc.” How do you see the evolution of payment systems influencing the financial services sector? “Payments are one of the most visible ‘now and here’ services to a bank’s customers—even as industry evolutions in payments seek to make payments more and more ‘invisible’. We are looking at payment segments that are digital and frictionless. We see one track of evolution, such as wallets, contactless payments, biometrics, etc., clearly influencing the nature of how consumer payments evolve. “Real-time payments are transforming interbank transactions, driving the evolution of digital core systems. The sector is embracing microservices and cloud architectures for seamless integration. ISO 20022 adoption in payments enhances compliance and STP. As payments become increasingly digital and real-time, banks must meet demands for faster, cheaper services, making payment processing a key area for change in the next few years.” Next-gen Composable Core - The Future of Banking Eliminating Friction in Financial Services with TCS BaNCS TCS BaNCS Research Journal: Discussing Frictionless Finance Expanding horizons; ushering in possibilities Let’s work together to solve it.

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## **Revolutionizing digital contracts with TCS BaNCS**

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MS Word documents, enabled only minor improvements that were only slightly better than manual processes, especially for large-value contracts that undergo an elongated review process with many iterations. Outward documents capability map The high turn-around time for document preparation and reaching stakeholder agreement appears even slower in an environment of rising customer expectations, with FinTech and neo banks offering fast services and a superior customer experience. Rigid change management and document templates In the traditional approach to document management, FIs must rely on solution providers to enable and deploy changes. The change management process may take weeks before templates get rolled out to customers. This rigidity constrains the flexibility required to handle the variations and specifics of lending. TCS BaNCS has pioneered a novel mechanism for managing the production of a large volume of contractual and assessment-related documents, putting document template management into the reach of virtually any financial institution. With the solution, financial institutions manage templates independently, without the intervention of IT departments and vendors, skipping burdensome change management efforts. Through a simple and secure web interface, credit administration and documentation teams can immediately define or update templates. The credit application process captures customer data and automatically generates terms sheets, offer letters, facility letters, and other essential documents to be automatically sent directly to customers or filed into a document management system for further action. This frees up lenders to focus on client interactions rather than document production. Centralized, business-friendly template management In the traditional document management process, a single change may take a week or more. Our solution allows changes to go from production to deployment within hours. Document templates are managed through a “no-code” template management framework that works with business-friendly MS Word document templates. This gives administrators and business teams the power, agility, and flexibility to compete in the credit lending business with fast turnaround times and an enhanced customer experience. Eliminate errors and promote regulatory compliance Manual updates to document templates often result in contracts that contain accumulations of minor changes from one document to another. Automated document production can provide 100% consistency with zero risk of error due to human oversight, improving regulatory compliance and mitigating potential risks. Efficient process and improved accuracy By automating document production, FIs can reduce manual employee work and create space for high-value, cognitive tasks. This results in cost savings and improved operational efficiency that can help FIs compete with Fintech and neo banks. Collaborative, efficient platform TCS BaNCS unlocks the power of collaboration across the full range of stakeholders, including credit teams, approvers, legal teams, compliance, and documentation officers. The stakeholders have centralized access to document templates, allowing them to work together iteratively throughout the complete document preparation cycle, entirely on the platform. TCS BaNCS has pioneered a novel mechanism for managing the production of a large volume of contractual and assessment-related documents, putting document template management into the reach of virtually any financial institution. TCS BaNCS for Corporate Loan Origination: Enhancing lending operations Zions Bancorporation executives share their transformation journey with TCS

BaNCS Commercial Lending Digitalization with TCS BaNCS Transforming Israel's banking sector TCS BaNCS customers will always be at the forefront of new trends. Theme Font size Line height

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# Harnessing cloud-based microservices for payments revolution

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country saw the launch of many new clearings, including unified payments interface (UPI), immediate payment service (IMPS), National Automated Clearing House (NACH), and Bharat Bill Payment System (BBPS), and these efforts earned India a global leadership position in digitalization, including triple-digit, year-over-year hypergrowth in digital payments. One of the intended and beneficial effects of immediate payments is that they place significant competitive pressure on banks. Mobile apps allow customers to move money from one bank account to another easily, and in response, banks, whether acting on behalf of remitters or beneficiaries, must show speed, efficiency, and operational excellence while delivering easy-to-use, consistent customer experiences. For example, when payments are routed through a bank's legacy core banking system, the core itself can become a bottleneck, leading to service outages impacting the availability of payment services to customers. The key insight here was that the hypergrowth occurred only with payment volumes rather than the number of customers or accounts. Moreover, these payment volumes were highly variable, with peak days requiring many times the capacity of non-peak days. Accordingly, banks must achieve functional separation between payments and the core banking system. Payment solutions require flexibility to scale up and down on demand, easing pressure on core banking systems. The EPH powered by TCS BaNCS helped achieve scalability in payment volumes, reliable connectivity to new payment rails and regulations and expanded flexibility to launch new products rapidly. TCS BaNCS-powered EPH is built on microservices architecture. Each discrete microservice within EPH offers a set of specific functionalities like immediate payments with powerful APIs that allow mobile apps to enhance the customer experience by integrating easy-to-use, convenient payments. Moreover, microservices can be selected and composed to match any process flow, an approach that supports the highest levels of flexibility. Microservices are available for connectivity to payments rails, including NEFT clearing house payments, RTGS wires, and IMPS real-time payments. Each payment channel can be scaled independently to ensure high resiliency with zero downtime, even with rolling maintenance updates and a 24/7 operational schedule. Deployed on AWS, EPH services are scalable up and down to accommodate any payment volume. By acting as the hub for message traffic between the bank, mobile apps, and payments rails, TCS BaNCS EPH can handle the bulk of the payments workload. Core banking integration is only necessary for account validation, funds reservation, and booking completed transactions. This insulates the core banking system from the extensive demands of hypergrowth payments, ensuring that banks can compete on functionality, service, and efficiency in a hyper-competitive marketplace. A leading next-generation universal bank in India recently deployed TCS BaNCS EPH, and this first-of-its-kind deployment of a microservices-based payments architecture has delivered widespread benefits. For clients: TCS BaNCS offers a greatly improved client experience across all payment products, with single-point onboarding, consistent reporting, and single-window service. The fault-tolerant, cloud-native solution also improves customer experience by minimizing system outages. For employees: The optimized workforce channel enables higher productivity and faster resolution of customer issues related to any aspect of payments. For the bank's IT developers: The API-driven solution offers integration between payments and the rest of the bank's technology landscape, including legacy systems,

as well as with a large and extended ecosystem of potential partners. For business managers: Microservices significantly reduces time to market for new products, leading to enhanced market positioning relative to competitors. This trend will accelerate given the trend toward no-code development tools that enable business users to define and build new services. For relationship managers: The bank can extend specific services to their customers based on standardized payment processing capabilities made accessible through microservices APIs. For payment processing: The unified EPH solution connects to all payment gateways across all applications. This ensures operational efficiency and visibility, while also enabling the bank to perform cost-effective clearing and settlement of “on-us” transactions internal to the bank and its customers. For risk management: Straight-through processing capabilities are backed by extensive controls including transaction warehousing, transaction replay, centralized limit management, and reconciliation controls. The configurable transaction workflow also enables faster adaptation to regulatory changes. For the IT operations team: On-demand scaling of computing resources through AWS ensures optimum infrastructure utilization. Banks can reduce CapEx during slow periods while retaining the capacity to meet increased demand volumes. Also, the bank’s operations team has dashboards and tools to ensure 24/7 up time that aligns with customer expectations. The cloud-native solution maintains high resiliency with zero downtime, even when deploying a rolling update. With TCS BaNCS, the bank can successfully separate payments from core banking, allowing it to meet scalability targets, performance requirements, and volume growth objectives at a reduced transaction cost. The global payments industry has recognized the successful, first-of-its-kind deployment as a model for a targeted technology deployment that avoids the immediate need for a core banking upgrade. The approach also demonstrates the benefits of microservices as a foundation for next-generation banking. With the deployment of TCS BaNCS, banks can not only position themselves to benefit from continued hypergrowth in payments but also establish a future-proof, cloud-native, microservices-based technology architecture capable of meeting the emerging needs of the fast-developing marketplace. A leading next-generation universal bank in India recently deployed TCS BaNCS EPH, and this is first-of-its-kind deployment of a microservices-based payments architecture that has delivered widespread benefits. TCS BaNCS Helps Emirates NBD Transform Payments Processing TCS BaNCS Powers Payments Transformation at Banque Saudi Fransi Next-gen Composable Core - The Future of Banking Continental Bank Transforms with TCS BaNCS to Offer Richer, Digitalized Customer Experience TCS BaNCS customers will always be at the forefront of new trends. Theme Font size Line height =====

## **Transitioning from T+2 to T+1 settlement in the UK and EU**

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## Enabling Transformation in Banks and Financial Institutions Highlights

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the migration effort for T+1 will be driven by several factors. These include new market standards for trade date processes, the requirement for revised timings at CSDs (Central Securities Depository) for transaction input/trade matching, and the adaption of common practices across jurisdictions. Once new market standards are established, firms will need to assess the compatibility of their legacy platforms with T+1 requirements. Will tactical changes be required? Can a phased transition be supported where legacy systems are incrementally upgraded, or should complete strategic changes be implemented? A common theme to a successful transition for the UK and EU jurisdictions will include a concerted effort by market participants to upgrade their operational infrastructures. An industry-wide focus will also be required to address straight-through processing (STP) exceptions and eliminate manual processes. Reengineering settlement platforms will be imperative to move from overnight batch processing to intra-day processing to support the matching and settlement of securities on a near-continuous basis. It is also important to consider the cost implications related to system upgrades and process changes which may disproportionately impact smaller firms facing financial restrictions and resource challenges in meeting T+1 requirements. Collaboration across jurisdictions will be critical to address misalignment issues across CSDs should the UK and EU follow separate paths to T+1. As with the US Market, middle office processes, such as affirmations, allocations, confirmations, and matching, will need to be mandated on the trade date to ensure settlement instructions can be generated swiftly and efficiently. Investing in these key functions to improve automation levels will be the key to addressing these bottlenecks. Resolving trade exceptions and mismatches in a reduced window will require improved static data management. This can be achieved by maintaining static data / SSIs (Standard Settlement Instructions) via real-time updates, for example, via APIs, to ensure accuracy and improve client onboarding. Firms may also want to consider adapting SWIFT's Unique Transaction Identifier (UTI) to detect, manage, and track settlement discrepancies so that problems are remediated and resolved on the trade date and settlement fails are avoided. Real-time views on exceptions will reduce settlement fails and improve operational post-trade/pre-settlement errors. Investment in automation to provide dashboards with risk-based views of work items based on proximity to business cut-offs will increase STP levels. The compression of cash management processes and improved cash forecasting will ensure liquidity is maintained for T+1 settlements. For FX execution, processing windows and cut-off times will need to be adjusted accordingly for the settlement of cross-border transactions. For lenders and borrowers, T+1 introduces new challenges. For example, the collateral is held across numerous CSDs and is further compounded where cross-border securities financing transactions are not harmonised and are non-STP. New guidelines, such as the automation of recalls or automated processing between intermediaries, will be required. Market Participants will need to ask themselves if their post-trade platforms are fit for purpose. This will require an analysis of outdated legacy platforms and whether tactical enhancements will address such shortcomings, or the implementation of highly configurable rules- and event-driven systems is a more viable option. Finally, firms must also consider using artificial intelligence in their post-trade operations. AI, such as machine learning, pattern recognition, and Generative AI, can be an exceptionally powerful tool for identifying and

eliminating post-trade exceptions and increase STP levels. As with the Americas transition, addressing these numerous challenges will require collaborative effort across all post-trade activities to ensure market readiness with minimal disruption. There cannot be an overreliance on plugging gaps with increased headcount and manual processes, which would result in both higher costs and excessive levels of non-STP. The solution must be end-to-end automated processing, either by internal development, the reengineering of operational platforms, and/or outsourcing to external parties. T+1 Transition: Transforming Financial Markets Processing TCS BaNCS for Corporate Actions: Reliable and automated end-to-end Corporate Actions processing TCS BaNCS Helps Wells Fargo Transform its Asset Servicing Operations Single Event Processing in Corporate Actions TCS BaNCS customers will always be at the forefront of new trends. Theme Font size Line height =====

## Designing a 360-degree ESG dashboard for lending portfolios

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deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Subrato Bhattacharya Senior Consultant, TCS Financial Solutions, TCS BaNCS You have these already downloaded We have sent you a copy of the report to your email again. Designing an ESG dashboard for a bank's lending portfolio focuses on evaluating how ESG factors are integrated into the bank's loan book. This dashboard will track how the bank's lending activities align with sustainability goals, providing insights into the ESG risks and opportunities associated with borrowers and loan types. Key metrics for the ESG dashboard (Lending portfolio) are as follows: Environmental factors (E) Social Factors (S) Governance Factors (G) Key components to consider for designing an efficient ESG dashboard are as follows: Overview Section Environmental Metrics Green loan exposure: Carbon footprint of loan book: Loans for energy efficiency: Social metrics Social impact loans: Diversity and inclusion lending: Financial inclusion: Community development loans: Governance metrics ESG ratings of borrowers: Sustainability-linked loan exposure: Percentage of loans that include ESG performance-linked covenants (e.g., interest rate reductions based on ESG improvements). Governance risk profile: A governance risk map showing which borrowers are considered high, medium, or low risk based on governance factors (e.g., regulatory compliance, corporate governance quality). ESG reporting: Performance tracking and trends Risk management and compliance Sustainability reports and audits The listed tools below enable easy and effective visualization of metrics, supporting faster and more informed decision-making. Key integrations for a comprehensive ESG dashboard - By implementing this dashboard, the bank can gain a comprehensive view of how its lending activities align with ESG principles, ensuring that its loan book not only supports financial growth but also contributes positively to environmental sustainability, social development, and good governance. TCS BaNCS Research Journal: Discussing Frictionless Finance TCS BaNCS Digital: Enhancing End Customer Experience Next-gen Composable Core - The Future of Banking Ikano Bank Selects TCS BaNCS to Build a Bank for the Future TCS BaNCS customers will always be at the forefront of new trends. Theme Font size Line height =====

## TCS BaNCS for Corporate Actions

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you a copy of the report to your email again. The constantly evolving  
payments ecosystem is rife with rapid changes in market dynamics, ever-  
evolving regulatory measures, and mounting customer expectations. To  
thrive in a changing market environment that witnesses a new player  
(fintech) gaining prominence in the payments space almost on a daily basis,  
it is necessary that financial institutions and payments providers upgrade  
their infrastructure and launch innovative products with an effective cost  
structure. Customer expectations make it increasingly more critical for  
organizations to differentiate themselves by launching such products and



swiftly expanding to meet the demands of their clients. With a track record of processing international payments in 25 countries and supporting over 40 clearing systems, and with several features natively built on MT and MX (ISO 20022) standards, TCS BaNCS for Payments is an integrated SWIFT certified and SWIFT gpi ready solution that supports real-time payment processing across multiple geographies, entities and currencies adhering to rules and standards. Supporting direct debits, domestic, cross-border payments and cheques processing, it is a comprehensive solution that makes use of API driven capabilities, and aims to support stronger management of risks and aid in the seamless integration of applications. Read how TCS BaNCS for Payments can facilitate effective transaction processing for universal banks, help them seamlessly manage cross-border fund transfers and enables them to exceed the expectations of a fast-changing market. TCS BaNCS for Payments is SWIFT and SWIFT GPI certified application adhering to regional regulations across multiple geographies. The solution has been certified for the payments market with SWIFTReady labels for more than 10 years now. Read more about the SWIFT certification here. Best Cross-Border Payments Technology Provider 2024 SWIFT gpi 2024 Read More SWIFT Payments 2023 SWIFT gpi 2023 TCS BaNCS Powers Payments Transformation at Banque Saudi Fransi PostFinance-10 Years with TCS BaNCS TCS BaNCS Customer Newsletter and Insights TCS BaNCS Helps Emirates NBD Transform Payments Processing Let's work together to solve it =====

## **TCS BaNCS Global Securities Processing Platform**

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company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Enriching customer experience across the trade lifecycle You have these already downloaded We have sent you a copy of the report to your email again. The continuous pace of innovation, operational restructuring, new business models, and discerning and demanding end-customers are disarranging traditional business value chains. These factors coupled with accelerated competition from non-traditional players is challenging the ability of financial institutions to generate profits and grow their business. To stay agile, be profitable and create exponential value for customers, firms will have to proactively harness new digital technologies and revisit their core architecture and create innovative and different value propositions. TCS BaNCS Global Securities Platform is a single consolidated solution, certified by SWIFT, that comes with comprehensive functionality encompassing the entire capital markets value chain, helping both buy-side and sell-side firms implement robust, error-proof, STP-enabled, highly-scalable processes for trade processing, clearing and settlement, custody, portfolio accounting and corporate actions administration. Deployed across more than 100+ countries, the TCS BaNCS Global Securities Platform is one of the largest collection of components made available through the cloud, helping firms become more agile and intelligent by leveraging the power of new and extended ecosystems. Firms can benefit from a robust Digital Core that captures the right data to address market and technology risks. The solution ensures superior client servicing across multiple digital channels, as well as timely decision-making to reimagine workspaces. With the TCS BaNCS Global Securities Platform, your financial institution can create a niche and differentiated value proposition for end-client servicing and operations -- be it through the extraction of right data to reimagine the operations workspace or the use of cognitive technologies such as AI, Machine Learning, predictive analytics for enhanced automation, intelligent insights and predictions. TCS BaNCS Global Securities Platform is one of the largest collection of components made available through the cloud, helping firms become more agile and intelligent by leveraging the power of new and extended ecosystems TCS BaNCS Global Securities Platform helps financial securities firms with: TCS BaNCS Global Securities Platform is a SWIFT certified solution that automates enterprise-wide end to end processing of corporate actions for a comprehensive range of event types and markets. The solution has been certified with SWIFTReady labels for more than 10 years now. Read more about the SWIFT certification here. Best T+1 Strategic Partner - FTF News Technology Innovation Awards for 2024 Technology Vendor of the Year - Global Custodian Awards 2024 SWIFT certification for securities settlements T+1 Transition: Transforming Financial Markets Processing TCS BaNCS Transforms Standard Bank's Custody and Settlement Operations for Enhanced Customer Experience TCS

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clearing, settlement, and integrated risk and collateral management. The solution also offers trade matching, surveillance, issuance, depository, and registry functions across multiple asset classes in a single solution.

04. TCS BaNCS for Trading Our trading solution has helped retail and institutional customers globally to manage breakthrough growth in trade volumes, spanning multiple assets, markets, and currencies. It has processed millions of orders and trades, notching record uptime in peak conditions, handling 100,000 concurrent online users, 1,000+ branches, affording the scale and stability needed in today's volatile markets.

05. TCS BaNCS Cloud One-stop future-ready, SaaS-based, industry cloud offering for financial services. Built on a digital core it utilizes cloud-native security deployment and run time features, providing compatible microservices where needed. It enables institutions to leverage the power of open and enriched ecosystems, with curated solutions from a variety of partner solutions residing on the TCS BaNCS Marketplace. The TCS BaNCS Marketplace offers a rich catalog of solutions and APIs from a worldwide ecosystem of solution and technology partners and developers. Organizations can collaborate with marketplace participants and experiment with their offerings in a secure and trusted sandbox environment. TCS BaNCS' ecosystem of channel partners, as part of the Global Channel Partner Program, enables us to sell and implement our comprehensive suite of solutions in multiple markets. TCS BaNCS has created an ecosystem for solution and technology partners who bring in the right innovations and enablers that can be quickly adopted by any financial services firm. The TCS BaNCS partner program evaluates, curates, and connects with prospective partners to compose new and innovative OpenX solutions and jointly add value to banks, financial institutions, and insurance companies.

TCS BaNCS for Corporate Actions TCS BaNCS for Corporate Actions We selected the TCS BaNCS Global Securities Platform to transform our custody and settlement operations with the objectives of offering a unified, consistent, and reliable experience to our customers. The TCS BaNCS Global Securities Processing Platform solution is deployed on a modern tech stack and comes with ecosystem enablers that will help us refine our products and services while ensuring superior operational efficiencies and digital adoption.

Rajesh Ramsundhar Meet TCS BaNCS and Quartz experts at Sibos 2024 to know how our solutions can help you in transformation journey through innovation & collaboration

Tata Consultancy Services' Solution Powers South Africa's Largest Custodian's Business, Enabling Superior Service Levels across 15 Markets in Africa

Tata Consultancy Services' TCS BaNCS™ will Help Standardize and Streamline Processes in Over 100 Markets and Further Enhance Customer Experience

A firsthand account of a large transformation program for one of the largest global custodians. The report cites TCS' advisory capabilities specific to all segments along with its excellent execution capabilities, as a key strength.

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01. TCS BaNCS Global Banking Platform Innovative and adaptive digital apps and a digital core richly enabled for business, support a wide range of products and services across asset types - assets and liabilities, cash, securities, and crypto assets for a wide variety of use cases in the financial services industry.
02. TCS BaNCS for Payments Automate end-to-end multi-product payment processing for real-time payment, cross border and domestic payments, direct debits, and cheque processing across multiple geographies with different clearing rules, SLA requirements, account addressing, and messaging standards.
03. TCS BaNCS for Wealth Management Simplify and improve the performance of advisory tools. Easily onboard new clients, conduct thorough customer profiling and wealth segmentation, analyze client preferences and risk appetites to offer attractive model portfolios, and measure progress on financial goals.
04. TCS BaNCS for Reconciliations Automate enterprise-wide end-to-end reconciliation processes, maximizing speed, accuracy, and controls while reducing risks and costs.
05. TCS BaNCS Corporate Loan Origination Digitalize wholesale, commercial credit and loan origination end-to-end through lean lending/credit approval processes and optimized workflows, enhancing turnaround time, predictability, transparency, and smarter decision-making
06. TCS BaNCS Global Risk Management Gain from a real-time, fully drillable, and aggregated view of quality-assured, audited, transparent global credit risk reference data across business divisions and asset classes. Continuously monitor risk exposure and limit profile/ concentrations, asset quality, risk-reward parameters, vulnerabilities, and in-place countermeasures so that risks are constantly optimized and in line with the risk strategy.
07. TCS BaNCS Online Account Opening Reduce customer onboarding times. Intuitive and optimized processes to help your customers open an account in under 5 minutes.
08. TCS BaNCS for Treasury Manage end-to-end operational functions across front, middle, and back offices. A single, consolidated treasury management platform helps address the specific needs of a treasury of a bank or a corporate.
09. TCS BaNCS Cloud One-stop future-ready, SaaS-based, industry cloud offering for financial services. Built on a digital core it utilizes cloud-native security deployment and run time features, providing compatible microservices where needed. It enables institutions to leverage the power of open and

enriched ecosystems, with curated solutions from a variety of partner solutions residing on the TCS BaNCS Marketplace. The TCS BaNCS Marketplace offers a rich catalog of solutions and APIs from a worldwide ecosystem of solution and technology partners and developers. Organizations can collaborate with marketplace participants and experiment with their offerings in a secure and trusted sandbox environment. TCS BaNCS' ecosystem of channel partners, as part of the Global Channel Partner Program, enables us to sell and implement our comprehensive suite of solutions in multiple markets. TCS BaNCS has created an ecosystem for solution and technology partners who bring in the right innovations and enablers that can be quickly adopted by any financial services firm. The TCS BaNCS partner program evaluates, curates, and connects with prospective partners to compose new and innovative OpenX solutions and jointly add value to banks, financial institutions, and insurance companies. Next-generation, digital core, and advanced depth and breadth of functionality. Microservices-based, cloud native architecture and rich catalogue of APIs. Powered 2 largest core banking transformations in Asia, processing 1BN accounts. Has been the preference of neo banks, credit unions, and community banks. Ensuring anytime, anywhere digital access, scalability, resilience, high performance, and compliance. The digital banking solution set up on TCS BaNCS Global Banking Platform and its partner ecosystem has helped us launch operations in a short span of five months, and its intelligent, cloud native digital core and accompanying services have helped us onboard customers since launch(..). Mohammed Wassim Khayata TCS BaNCS helps CTBC to digitally transform its banking and wealth landscape The CEO shares his experiences on how TCS BaNCS for Banking and Payments have transformed the bank. Leading banks across the globe have transformed payments with TCS BaNCS The report cites TCS' advisory capabilities specific to all segments along with its excellent execution capabilities, as a key strength. Best Cross-Border Payments Technology Provider 2024 SWIFT certifications for SWIFT gpi Al Maryah Community Bank and TCS BaNCS won the Global NeoChallenger Bank award from IBSi. Banque Saudi Fransi - the Best Core Implementation Award at MEA Finance Summit 2022 Let's collaborate to improve stakeholder experiences in your subscription business. Theme Font size Line height

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## Making payments real-time and seamless

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positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Certifications Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. You have these already downloaded We have sent you a copy of the report to your email again. TCS BaNCS offers a modern, scalable architecture that seamlessly integrates with new ecosystems through well-defined APIs. Extensive support for SWIFT gpi payments as instructing, intermediary, and instructed institutions. Off-the-shelf availability of real-time dashboards, easy navigation, exception management queues, multiple repair modes, and extensive search and audit features. Challenge Transform your payment processing capabilities with our SWIFT-ready, ISO 20022-compliant solution. With several dynamic factors constantly reshaping the payment landscape, financial service providers and payment operators have an opportunity to differentiate themselves by launching innovative products with an effective cost structure and upgrading their infrastructure. Designed on the digital-first, cloud-first philosophy, TCS BaNCS for Payments aims to transform payment processes for financial institutions with its extensive end-to-end multi-product payment processing capabilities. The integrated solution is built on a modern architecture enabling easy integration with customer channels, internal systems, and market infrastructure by leveraging API-driven capabilities. TCS BaNCS for Payments is natively built on ISO 20022 standards and is a SWIFT and SWIFT gpi-certified application that adheres to regional regulations across multiple geographies. The enterprise payments hub has enabled us to provide cutting-edge features to our clients in the domestic payments space. Within a year, the platform has successfully scaled to support payments transaction volume growth of more than 30 percent. Axis Bank, India Powered by TCS BaNCS: Real-time payments TCS BaNCS for real-time payments helps organizations offer a superior omnichannel customer experience with instant payments across geographies with varying clearing rules, SLA requirements, account addressing, and messaging standards. The solution focuses on delivering a higher degree straight through processing and enables latest payment mechanisms, including

instant transfer, instant debit, request-to-pay, and pay-by-proxy. P27 payments TCS BaNCS' SEPA- and ISO 20022-compliant system is designed to act as a foundation for the P27 initiative P27 payments is the world's first real-time, cross-currency payment system built by six major Nordic banks, providing secure and rapid direct payments to 27 million Nordic citizens. TCS BaNCS for Payments is SWIFT and SWIFT GPI certified application adhering to regional regulations across multiple geographies. The solution has been certified for the payments market with SWIFTReady labels for more than 10 years now. Read more about the SWIFT certification here. SWIFT gpi 2023 SWIFT Payments 2023 Designing a 360-degree ESG Dashboard for Banks' Lending Portfolios Transitioning from T+2 to T+1 Settlement Cycle in UK and EU Markets Revamping Core Banking with Microservices and Cloud Nativty Transforming Payments with Cloud-based, Microservices Architecture Theme Font size Line height

## Enterprise-wide reconciliation management

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your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. You have these already downloaded We have sent you a copy of the report to your email again. Reconciliations is a key control function for all enterprises enabling traceability, complete audit trails, and accountability for effective risk and compliance management. Further, with the institutionalization of reconciliations operations, enterprises today require a robust and scalable reconciliations solution that can enhance processes, reduce costs, and deliver exceptional value. Over the years, TCS BaNCS for Reconciliations has been emboldened and enriched with a powerful cognitive reconciliation engine, enhanced data pre-processing methods, custom reporting, and APIs, making it a comprehensive, scalable, and cost-effective solution. With intensive scrutiny of financial transactions worldwide, mounting pressures of cost cutting and limitations of outsourcing and legacy systems, it has become imperative for organizations to have a smart and scalable solution that ensures maximum speed, accuracy, and controls in reconciliations. Over the years, TCS BaNCS for Reconciliations has been emboldened and enriched with a powerful cognitive reconciliations engine, enhanced data pre-processing methods, custom reporting/dashboards, APIs for integration, mobility and on-line archiving. Coupled with strong cognitive operations, change management, agile execution capabilities and intelligent automation, TCS BaNCS for Reconciliations is a comprehensive, scalable, robust, and cost-effective solution. TCS BaNCS for Reconciliations, successfully installed at multiple sites worldwide, offers a robust and centralized solution to automate reconciliation lifecycle for all transaction types and financial instruments emanating from any line of business. With its add-on components, it offers enhanced scalability, facilitates self-service for a reconciliation setup, and helps reduce external dependencies and OpEx. It also facilitates exception and workflow management with in-memory, multi-way, and ML-based matching. Benefits TCS BaNCS Powers Payments Transformation at Banque Saudi Fransi CTBC Bank Selects TCS BaNCS to Digitally Transform its Banking and Wealth Landscape Zions Bancorporation Transforms its Core Platform with TCS BaNCS OFEK Credit Union Selects TCS' Banking Service Bureau in Israel to Power its Growth and Transformation Enable faster speeds and lower risks in reconciliations processing. Theme Font size Line height =====

## **A 360° wealth management solution**

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Challenge Solution TCS BaNCS for Wealth Management TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Related reading Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Transforming outcomes across the value chain You have these already downloaded We have sent you a copy of the report to your email again. Today's wealth manager caters to an increasing proportion of elderly and retired clients as well as several new segments of young, hyperconnected, and discerning consumers. With inter-generational wealth transfer, existing processes are reassessed to make them more relevant. These new segments prefer to have information at their fingertips instantaneously to help them make intelligent and informed decisions. Mere process automation and sophisticated technology is not enough to capture this growing market. Advisory services need to be backed by the right technology infrastructure and a culture of collaboration and communication-both within the enterprise and with customers. TCS BaNCS for Wealth Management solutions are designed to help innovate advisors' practices and building a superior digital customer experience across the entire wealth management spectrum. Driven by evolving customer preferences and intensifying competition, wealth managers are shifting their focus towards helping their clients achieve financial wellness with hyper-personalization, delivering superior customer experience, and providing hybrid and holistic advice. Wealth and asset managers want to help their clients grow their investments spanning both traditional and alternative assets. These trends are fueling innovation driven by data, digital technologies, and cloud. Wealth and investment players in the retail and institutional sectors need to modernize their technological landscape and platforms as they expand their solutions

covering a full spectrum of services to their clients. One of the world's leading asset management firms and an existing TCS BaNCS customer turned to TCS to deliver a highly scalable and reliable performance measurement and analytics engine to support more than one million clients of its digital advisory service, representing five times the existing volume. With TCS BaNCS, the firm is now able to drive more customers to its innovative digital advisory service with faster execution times, highly accurate portfolio information, and optimal user experience. TCS BaNCS for Wealth Management is designed to strengthen wealth managers and their client relationships, stimulating the much-needed reassurance and transparency that clients want about their investments. The solution provides a breadth of capabilities across advisory services, portfolio management and execution, fund accounting, valuation, and clearing. Powered by the cloud and SaaS-based approach, it helps financial institutions scale globally and enhance their footprints. With its zero-touch, low-code approach and the usage of a range of cognitive technologies, it enables financial advisors make right recommendations to clients, combat fraud, and protect data. Benefits Higher advisor productivity and customer engagement with end-to-end operations automation, robust integration, and great controls and visibility. A seamless omni-channel experience for both self-directed as well as advisor-assisted customers. Increased customer acquisition and strong assets under management (AUM) growth. Technology Trends in the Wealth Management Industry TCS BaNCS Named a Leader in Wealth Management by Everest Group CTBC Bank Selects TCS BaNCS to Digitally Transform its Banking and Wealth Landscape TCS BaNCS™ Recognized as a Large Player in the Now Tech Report for Digital Wealth Management Platforms Next-generation wealth management solution to empower your advisors and investors. Theme Font size Line height =====

## Redesign your banking digital strategy

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across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. You have these already downloaded We have sent you a copy of the report to your email again. The pace of digital transformation is making banks to replace their antiquated mobile and internet banking systems. Today's customers decide on how they interact with their bank and expect a compelling, omnichannel digital experience that exemplifies convenience, efficiency, contextual, real-time, and intuitive interactions. Banks need to re-engineer their technology to be customer experience-centric, rather than product-centric. What banks need today is an integrated digital banking solution that will enable them to:

- Design, build, and deploy apps and release new features using easily configurable widgets
- Provide a consistent, intuitive, and interactive UX across devices
- Rapidly roll out services to cater to newer devices
- Generate valuable data-driven insights on business performance and customer behavior
- Hone API strategy and offer services to a larger ecosystem

TCS BaNCS Digital is a suite of enterprise and consumer apps offering an omnichannel, multi-entity, and multi-currency support. It provides a single, consolidated 360-degree view of the customer's profile, including all products, services, and interactions. TCS BaNCS Digital is an integrated platform that provides an app and a browser experience, lowering the overall total cost of ownership (TCO) through easy upgrades for consumers. The solution is designed to aid different sectors of financial institutions and caters to specific banking needs.

- BaNCS ADK (Application Development Kit):** Empowers business and IT users to design, configure, brand, test, and launch apps with rich user experience
- Digital account opening:** Provides customers with a single engagement platform for opening new accounts through a browser, tablet, or smartphone

The solution can enable banks to set on a transformation journey through:

- An integrated digital strategy for channel-agnostic customer experience
- A modern and flexible solution that meets changing business needs
- A personalized user experience for superior customer engagement
- A secure application design to gain customer trust

Continental Bank Transforms with TCS BaNCS to Offer Richer, Digitalized Customer Experience  
Zions Bancorporation Future Proofs its Core with TCS BaNCS  
Bahrain Development Bank Selects TCS BaNCS™  
Global Banking Platform to Speed Up Innovation  
Scotwest Credit Union Partners with TCS to Improve Customer Retention Using AI-led Personalization  
Write to us to

know how we can help you with a solution that caters your specific banking needs. Theme Font size Line height =====

# Banking-as-a-service platform for Israel

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Digital Banking Platform to Help the Organization Design and Launch Innovative Financial Services at Speed The Banking Service Bureau is a banking-as-a-service platform enabled by TCS BaNCS with a digital and Israel-ready core offering for banking, securities, and advisory services. Application programming interfaces (APIs) from TCS BaNCS will enable the creation of a custom and differentiated digital front-end. The platform is fully compliant to local regulation, integrated with the financial ecosystem in Israel, and runs on a private cloud with shared services support. For a start-up bank or a financial institution: Offers rapid time-to-market and lowers entry barriers with a market-ready digital platform For a well-established financial institution: Offers componentized solutions, ranging from digital lending, customer on-boarding, payments, anti-money laundering and securities, on a subscription model For a well-established player in a non-financial industry: Offers innovative financial services to your customers as a differentiator Ofek has been involved in Israel's financial services reform for more than a decade. Our co-operative society set forth on a journey when banking needs in the country were transforming, and recently we have received a formal license to operate in this space. By selecting TCS' Banking Services Bureau, we are getting closer to realizing our vision of offering innovative digital financial services in the country. Adv. Tom Dromi Benefits Low entry barrier for new entities to get on-boarded Quick and agile implementation approach allowing banks to proceed with a soft launch Comprehensive regulation support ensuring full compliance Vendor management is fully handled by TCS, allowing your bank to focus on core business functions Componentized model catering to various business models such as digital lending, e-KYC, or digital bank guarantees, facilitating innovation OFEK Credit Union Selects TCS' Banking Service Bureau in Israel to Power its Growth and Transformation TCS BaNCS™ to Power Israel's First Fully Digital Bank TCS BaNCS Digital Enables Omni-channel Customer Experience at Bank Yahav Al Maryah Community Bank and TCS BaNCS Win Global NeoChallenger Bank Award Theme Font size Line height =====

## Banking platform for the US community and regional banks

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remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Related reading Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. You have these already downloaded We have sent you a copy of the report to your email again. Leverage the power of a secure and futureproof technology ecosystem through a SaaS solution TCS BaNCS Banking Platform for Community and Regional Banks rests on a strong digital core and is designed to help financial institutions enhance the end-customer experience. The TCS BaNCS solution offers a large collection of components and enterprise and consumer apps made available on the cloud, helping firms become more agile and intelligent. Community banks across the U.S. aspire towards creating a unique digital banking experience and providing their customers with world-class financial services experience. Today's customers expect seamless banking services across all channels, branches, and points of service, like ATMs and ITMs, and while shopping on the Internet. To be competitive in this highly evolving industry, community banks are required to be highly responsive and provide products that are contextual to their customers' needs, even as they compete and collaborate with other players in the industry. Continental Bank transforms with TCS BaNCS Continental Bank transforms with TCS BaNCS The TCS BaNCS Banking Platform can help your bank leverage the power of a secure and futureproof technology ecosystem through its software-as-a-service (SaaS) solution, enabling a compelling, omni-channel digital experience that offers convenience and intuitive interactions through personalized offerings. The TCS BaNCS solution encompasses: Digital banking Core processing Online account opening AML and KYC compliance TCS BaNCS Cloud for Banking We selected TCS BaNCS Cloud for Banking for its comprehensive capabilities to support our commercial customer base and to provide convenient online account opening and self-service facilities to our small and

medium business clients. With the new platform, we will be expanding our portfolio with newer lending products as well as commercial deposit products and cash management tools, to increase our traction with existing customers while catering to the needs of newer market segments. Nathan Morgan, CEO, Continental Bank Benefits Improved return on investment and reduced total cost of ownership Enhanced efficiency through automation of standardized and simplified processes Organic and inorganic growth with unmatched performance and scalability High flexibility and configurability supporting a variety of banking models Ease of integration through in-built service integration capabilities TCS BaNCS Customer Newsletter and Insights Zions Bancorporation Transforms its Core Platform with TCS BaNCS Zions Bancorporation Future Proofs its Core with TCS BaNCS TCS BaNCS Dialogues - Building a Digital First, Consumer First Bank Continental Bank Transforms with TCS BaNCS to Offer Richer, Digitalized Customer Experience Connect with us to know how we can help you create a unique digital banking experience for your customers. Theme Font size Line height =====

## Embracing the future with TCS BaNCS for Treasury

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committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. You have these already downloaded We have sent you a copy of the report to your email again. TCS BaNCS for Treasury With stringent regulatory norms and increasing competition, treasuries have to strike a balance between the right funding, investment strategies, and inherent risks. The need is to have a 360-degree view of client relationships with near-real-time risk-factor computation to improve efficiency and reduce the total cost of ownership. With TCS BaNCS for Treasury, you get a single, consolidated treasury management platform configured to the specific treasury needs of your business, whether that's a bank or a corporation. The solution is an integrated cross-asset class platform with end-to-end operational coverage for functions across front, middle, and back offices. Following TCS BaNCS' Digital First, Cloud First™ philosophy, the solution rests on a digital core and comes with standardized and well-documented APIs that can seamlessly integrate with your existing IT landscape. With TCS BaNCS, we look forward to transforming our treasury operations, making our bank future ready, enhancing customer experience, easing regulatory compliance, and bringing in exotic asset classes to our product mix. We believe that our partnership with TCS will help us meet the challenges of the future. Hussain Al Aryan The TCS BaNCS for Treasury for banks solution offers wide coverage of cross-asset classes and supports standard processes needed for day-to-day operations in a bank. Features include: TCS BaNCS for Treasury for corporates provides a functionally rich and consolidated treasury management platform configured to the specific treasury needs of a corporation. Features include: Commercial Bank of Kuwait Selects TCS BaNCS™ to Transform Treasury Operations and Drive Future Growth | Cash Management Solutions New Development Bank Deploys TCS BaNCS as its Flexible Digital Backbone OFEK Credit Union Selects TCS' Banking Service Bureau in Israel to Power its Growth and Transformation Continental Bank Selects TCS BaNCS™ Cloud (SaaS Banking Solution) to Offer Richer, Digitalized Customer Experiences Transform your treasury options with a futureproof, secure, and scalable solution. Theme Font size Line height =====

## TCS BaNCS Cloud

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customers while catering to the needs of newer market segments. NATHAN MORGAN TCS BaNCS Cloud, delivered on a SaaS model, is an industry cloud solution resting on the award-winning suite of products spanning banking, capital markets, and insurance domains. With more than 65+ installations, TCS BaNCS Cloud provides an always-on backbone for innovation and agility for financial institutions to create new business models, speed up aging systems, rebuild transaction processing applications, execute on a consistent data delivery strategy, and enter new markets easily. Being cloud native and cloud-agnostic, TCS BaNCS Cloud rests on a microservices architecture and is supplemented with cognitive solutions that can help firms leverage the power of trusted and richer partner ecosystems. TCS BaNCS Cloud enables financial institutions to set on their transformation journeys through: Consolidated processes and workflows, reduced manual interventions, and seamless interactions between on-premise and cloud applications Standard interfaces for rapid integration with enterprise services and an agile support taskforce to aid shorter time to market Access to open and enriched ecosystems of curated partners from the TCS BaNCS Marketplace Availability of TCS BaNCS Cloud at Azure Marketplace, AWS Partner Network (APN) portal, and other cloud providers Broad spectrum of cloud-native security capabilities, supporting international messaging standards and market practices TCS BaNCS Now Available on Google Cloud: Helps Financial Services Firms Innovate and Scale Faster Continental Bank Selects TCS BaNCS™ Cloud (SaaS Banking Solution) to Offer Richer, Digitalized Customer Experiences TCS BaNCS Customer Newsletter and Insights Standard Bank Selects TCS BaNCS™ Cloud for Digital Claims Transformation in Short Term Insurance Gearing up to build a cloud roadmap for your business? Theme Font size Line height  
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## TCS BaNCS for Islamic Banking

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**Abstract** Delivering a range of banking products based on the Islamic principles defined in the Shariah law. With a growing population and increasing affluence in the Islamic communities, the focus on Islamic banking and financial products has increased manifold. The scope of Islamic banking is continuously evolving with the introduction of a range of new products targeted at new customers and their needs. TCS BaNCS for Islamic Banking enables financial institutions innovate and develop new Islamic instruments while focusing on corporate and small business financing, including investment banking and Takaful. With Islamic finance poised for further growth in the near future, the industry is in need of customized technology solutions and interoperable systems offering a 360-degree view of processes addressing the critical areas of risk and compliance. The need for rapid time-to-market for innovative products, scalability to manage large volumes, and a competitive cost structure lies at the core of business needs. Meanwhile, conventional banks are looking for a common platform that can provide opportunities to invest and borrow according to Islamic principles defined in the Shariah law while offering the benefits of diversification and a full range of banking products. TCS BaNCS for Islamic Banking is for both conventional banks and pure Islamic banks looking to create an Islamic window or subsidiary with their core banking, risk management, and treasury needs. It also enables financial institutions to innovate and develop new instruments while focusing on corporate and small business financing, including investment banking and Takaful. With our expertise in financial services consulting, technology, and outsourcing, we have partnered with numerous financial institutions to offer cost-effective solutions. Our customers across banking, capital markets, and insurance domains in Australia, India, Indonesia, Qatar, Bahrain, and Europe have deployed TCS BaNCS for Islamic Banking successfully. From one of the largest banks in South Africa (~2.2 million customer base) to a bank in Indonesia (~6.5 million customer base) running the solution, including the first Takaful insurance company in Bahrain, TCS BaNCS for Islamic Banking covers the entire spectrum of Islamic finance. Retail and investment banking, Islamic treasury, and trade finance solutions backed by best practice business processes for Shariah-compliance come together to empower our customers across the entire value chain. TCS BaNCS for Islamic Banking is an integrated Islamic financial ecosystem, offering banking, capital markets,

and insurance solutions on both conventional and hybrid instances, made available on a common platform. The solution, which also includes core banking, risk management, and treasury, caters to organizations looking to enter the Islamic banking space, and those who wish to maximize returns from their existing Islamic banking strategy. In addition, the solution: TCS BaNCS Customer Newsletter and Insights TCS BaNCS Helps Emirates NBD Transform Payments Processing TCS BaNCS Powers Payments Transformation at Banque Saudi Fransi TCS BaNCS for Market Infrastructure Enable conventional and Shariah-compliant banking on a single integrated platform. Theme Font size Line height  
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## TCS BaNCS for Market Infrastructure

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you a copy of the report to your email again. A comprehensive suite for depositories, CCPs, exchanges, central payment infrastructures, and central banks. TCS BaNCS for Market Infrastructure adapts to the specific needs of the marketplace, regulators, investors, financial institutions, and other stakeholders. With its ability to support multiple markets, currencies, and asset classes on the same platform, it has been a key catalyst in driving transformation in many markets worldwide. The pandemic has brought about new challenges for market infrastructure institutions (MIIs), who are now witnessing a sea change in regulatory terms. MIIs now need to combine high performance, low latency, and best-in-class resilience with agility to introduce new products/asset classes. Most MIIs are actively looking at possibilities for supporting regulated cryptocurrencies, NFTs, and next-gen tokenized assets. MIIs' indices reflect economic growth and capital and are under constant scrutiny. Hence, they need to change faster and more comprehensively than ever before. TCS BaNCS for Market Infrastructure is designed for high performance and low latency, thanks to its high-performance transaction management (HpTM) framework, which supports end-to-end trade and post-trade functions, including unified clearing, settlement, integrated risk, and collateral management. The solution also offers trade matching, surveillance, issuance, depository, and registry functions across multiple asset classes in a single solution. Its unique ability to support multiple markets, currencies, and asset classes on the same platform, has been continuously benchmarked to global regulatory standards such as G30, Principles for Financial Market Infrastructures (PFMI), Securities Financing Transactions Regulation (SFTR), General Data Protection Regulation (GDPR), Securities Market Practice Group (SMPG), Foreign Account Tax Compliance Act/ Common Reporting standard (FATCA/ CRS), European market infrastructure regulation (EMIR), and Central Securities Depositories Regulation (CSDR). It also supports messaging standards such as ISO 20022, ISO 15022, Financial Information eXchange (FIX), Financial Information eXchange Extensible Markup Language (FIXML), and Financial products Markup Language (FpML), in addition to standard APIs for integration. TCS BaNCS' continuous focus on regulatory needs and messaging standards helps financial institutions stay ahead of market changes and drive efficiencies in their businesses. The flexible and configurable solution can adapt to the specific needs of the marketplace, its regulators, investors, financial institutions, and other stakeholders. Our long partnership with TCS, complemented by TCS BaNCS' successful track record for transformation program delivery, has been instrumental in the successful deployment and operationalization of the platform, including supporting five exchanges in South Africa. The new solution has created common reference data and uniform messaging standards across all asset classes and business processes for all the markets we service, as well as enabling us to roll out new services faster. André Nortjé TCS BaNCS Customer Newsletter - Edition 34 SGX Selects TCS as Strategic Partner for its NSE IFSC-SGX Connect in Gift City South African Clearinghouse to Provide Infrastructure for Real-time Payments Ecosystem TCS Partners with MCX to Transform the Exchange's Core Systems and Support Future Growth Are you a market infrastructure firm looking for a high-performance solution? Theme Font size Line height =====



# TCS BaNCS for Global Risk Management

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changes and new regulatory requirements. It gives your firm the agility to manage global risk events swiftly. The robust risk infrastructure management platform uses information-driven decision-making tools and fosters prudent risk management practices. TCS BaNCS for Global Risk Management focuses on the portfolio- and deal-driven risk management approach. This provides real-time, fully-drillable aggregated portfolio risk data views on country, industry, business division, and counterparty levels. Single source of risk information Risk process governance Unified, yet agile platform Reduced total cost of ownership (TCO) Quicker time-to-market and minimized project risks Ikano Bank Selects TCS BaNCS to Build a Bank for the Future Next-gen Composable Core - The Future of Banking TCS BaNCS Insights: Impact of Data Analytics in Financial Services TCS BaNCS Helps Emirates NBD Transform Payments Processing Know more about holistic risk management in banking. Speak to us today. Theme Font size Line height  
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## TCS BaNCS for Trading

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TCS. Discover our press releases, reports, and company announcements. You have these already downloaded We have sent you a copy of the report to your email again. Introduction Speed. Scale. Connectivity. Convenience. TCS BaNCS for Trading has helped retail and institutional customers manage breakthrough growth in trade volumes that span multiple assets, markets, and currencies. It has processed millions of orders and trades, notching record uptime in peak conditions while handling 100,000 concurrent online users and more than 1000 branches, thus offering the scale and stability needed in today's volatile markets. Its low-latency algorithmic trading capabilities enable split-second responses to fleeting windows of opportunity. Through sophisticated and secure internet trading workstations and mobile apps targeted at retail clients, it has helped trading firms democratize finance. The rapidly changing technology landscape and growing customer expectations are shaping the future dynamics of the brokerage industry. There is an increased demand for analytics and actionable data based on social media sentiments and technical pattern-detection tools from retail investors. And, on the institutional front, the rapid adoption of algorithmic trading and co-location facilities is driving the race toward low-latency platforms. TCS BaNCS for Trading is a multi-market, multi-asset trading solution, which can be seamlessly integrated as a complete front-to-back office offering. The solution can be deployed as a standalone solution or integrated with third-party or in-house back office systems. Its modularity allows the implementation of independent components such as channels, risk management, Financial Information eXchange (FIX), and more. All channels (internet, mobile/tablets) are based on a responsive web design. TCS BaNCS for Trading supports execution types such as work orders, direct market access, and algorithmic trading. The use of in-memory architecture and high-performance computing principles have enabled low-latency levels. Processing more than 40% of trades in the Indian market TCS BaNCS Research Journal: Insights on Blockchain, Cloud, and More TCS BaNCS Customer Newsletter and Insights Absa Corporate and Investment Bank selects TCS BaNCS Global Securities Platform TCS BaNCS Customer Newsletter - Edition 34 Connect with us to know how we can streamline your trading process. Theme Font size Line height =====

## **TCS BaNCS for Corporate Loan Origination**

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# Collaborate and leverage the power of new and extended ecosystems

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partners to compose new and innovative OpenX solutions and jointly add value to banks, financial institutions, and insurance companies. The TCS BaNCS Marketplace facilitates the easy discoverability of these solutions and APIs. TCS BaNCS Marketplace: A platform to collaborate, innovate, and scale businesses The TCS BaNCS Marketplace offers a rich catalog of solutions and APIs from a worldwide ecosystem of solution and technology partners and developers. Organizations can collaborate with marketplace participants and experiment with their offerings in a secure and trusted sandbox environment. Financial institutions can speed up their go-to-market strategy by utilizing our pre-packaged and curated solutions, which proactively cater to evolving market needs. Curation Ecosystem Startup incubation partnerships Banking-as-a-service Adobe TCS BaNCS partners with Adobe for fueling growth for its customers with Adobe's Acrobat Sign. It eliminates manual processes and provides signed documents faster in a secure and compliant manner. With Adobe Document Cloud (which includes Acrobat Sign), our customers can scan, edit, share, and sign documents anytime, anywhere. Clari5 Clari5 helps TCS BaNCS customers combat financial crime such as transaction fraud, in real-time across all channels by synthesizing intelligence from across the banking enterprise and delivering precise contextual insights to stop fraudulent transactions, within the short transaction window. Clearspeed Clearspeed's AI-assisted voice analytics platform offers significant resource optimization for TCS BaNCS customers, providing a unique approach to risk assessment that ensures a fair, fast, and secure flow of people and transactions. These insights enhance risk confidence, reduce costs, and ensure superior customer experience. Credgenics TCS BaNCS partners with Credgenics for its technology platform facilitating lenders with end-to-end digitized loan collections through a mix of multi-channel digital communications, AI-powered collection predictor, legal management system, dashboard, and analytical models, integrated digital payments, and a feet-on-street mobile app. eG Innovations TCS BaNCS and eG Innovations have partnered together to help financial organizations with proactive monitoring and diagnosis for their key financial applications. The partnership of eG Innovations and TCS BaNCS extends the value of proactive and end-to-end monitoring to TCS BaNCS' customers across multiple areas. eMudhra The partnership with eMudhra helps TCS BaNCS customers build seamless digital and paperless experiences for their end users by enabling the movement of data and documents through a combination of processing, automation, and data security platforms. It promotes secure transactions by issuing and managing digital identities to users and devices. Fiorano Software Fiorano helps enterprises overcome today's complex business challenges with its cloud-native event-driven platform. Combining integration, low-code, and iPaaS capabilities to build and deploy global hybrid multi-cloud applications, Fiorano helps TCS BaNCS customers achieve massive scalability, responsiveness, and increased productivity. Gieom TCS BaNCS partners with Gieom for its award-winning cloud platform, which is designed for digital identity verification. Its industry-leading APIs for liveness detection, facial match, and document extraction are RESTful, fast, platform-independent, and provide high accuracy. Lemnisk TCS BaNCS partners with Lemnisk for its real-time Customer Data Platform and marketing automation solution, that facilitates TCS BaNCS customers to deliver superior customer experiences across channels by allowing them to stitch user data to build a

single view of the customer, orchestrate customer journeys based on channel propensity, and create real-time personalization. MoEngage brings an intelligent customer engagement platform, with its partnership with TCS BaNCS. With AI-powered customer journey orchestration, personalization capabilities, and in-built analytics, MoEngage enables hyper-personalization for our customers at scale across mobile, email, web, SMS and messaging channels. Moxo TCS BaNCS partners with Moxo to enable Financial Institutions to accelerate client interaction processes through branded digital workspaces. Streamline external projects with deadline-driven client interaction workflows, including account onboarding, account servicing, and exception handling in a single end-to-end platform. Sovos TCS BaNCS' partnership with Sovos enables customers to leverage Sovos' Compliance Cloud platform, a modern end-to-end compliance software suite for tax and regulatory reporting. This platform offers centralized, secure, and up-to-date regulatory reporting, enabling customers to reduce costs, enhance accuracy, and minimize the risk of penalties. Strands TCS BaNCS' partnership with Strands addresses the digital banking needs of financial institutions by offering customized, data-driven money management solutions for both retail and business customers. Yellow.ai Yellow.ai, a TCS BaNCS partner, provides an innovative approach to natural language processing, machine learning, and AI across banking customer experience to ensure that TCS BaNCS customers are covered for a range of requirements. The partnership with Yellow.ai accelerates enterprise digital transformation where our customers can leverage Yellow.ai's Conversational AI solutions Zafin Zafin's partnership with TCS BaNCS enables financial institutions to deploy personalized products and contextual pricing solutions to accelerate time-to-market. Zafin's end-to-end product and pricing platform allows banks to determine the right product and price for client offers and minimize risk, adhere to corporate governance requirements, and elevate the overall customer experience. The TCS BaNCS Marketplace offers a rich catalog of solutions and APIs from a worldwide ecosystem of solution and technology partners and developers. Organizations can collaborate with marketplace participants and experiment with their offerings in a secure and trusted sandbox environment. Al Maryah Community Bank and TCS BaNCS Win Global NeoChallenger Bank Award TCS BaNCS Customer Newsletter and Insights CTBC Bank Selects TCS BaNCS to Digitally Transform its Banking and Wealth Landscape TCS BaNCS Global Banking Platform: Delivering Intelligent Experiences Collaborate and adopt cutting-edge solutions for your business. Theme Font size Line height =====

## **TCS BaNCS Global Banking Platform Delivering intelligent experiences**

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to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Related reading Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. You have these already downloaded We have sent you a copy of the report to your email again. TCS BaNCS Global Banking Platform delivers limitless customer-centric innovations through microservices, a rich library of APIs, and extensions Integrated with advanced analytics that enables a financial organization to gain a 'one customer, one enterprise' view Two of the world's largest core banking implementations process more than 1BN accounts on TCS BaNCS TCS BaNCS Global Banking Platform empowers financial institutions to embrace risks, leverage new and extended ecosystems, and create exponential value. Deployed across retail, corporate, digital challenger, private, Islamic banks of varying sizes, co-operatives, non-banking financial institutions, micro-lenders, and credit unions, the TCS BaNCS solution offers a large collection of components and enterprise and consumer apps made available on the cloud, helping firms become more agile and intelligent. TCS BaNCS for banking services more than 30% of the global population. Customer behavior is constantly changing, reshaping banking, redefining operating models, and reimagining value propositions. While new-age banks have fully embraced technology advancements to work smarter, faster, and efficiently, others are looking at rapidly untangling antiquated, and often siloed systems. Banks are looking at growing, faster, with new products and new operating models, enabling new sales channels and expanding their digital footprint, both externally and internally. A robust vision, superior execution, and extensive support are the key factors that set TCS BaNCS apart. The TCS BaNCS solution is deployed across retail, corporate, digital-challenger, private, Islamic banks of varying sizes, co-



operatives, non-banking financial institutions, micro-lenders, and credit unions. It offers the largest collection of components, enterprise, and consumer apps, made available through the cloud, helping firms become more agile and intelligent. TCS BaNCS solutions are predicated on the Digital First, Cloud First philosophy, with the outcome being a modern platform in the banking and financial industry in a digital world. The TCS BaNCS Global Banking Platform comprises innovative and adaptive digital apps and a digital core richly enabled for businesses. It supports a wide range of products and services across asset types, such as assets and liabilities, cash, securities, and crypto assets, for various use cases in the financial services industry. This solution accelerates the digital transformation of traditional businesses by separating them from the constraints of legacy technology and powering the ambition to play into the overall ecosystem with APIs. The TCS BaNCS Global Banking platform is designed to give your customers the experience they are looking for through: Advanced core banking with out-of-the-box support for end-to-end lending, savings, deposits, payments, trade finance, fees, and pricing capabilities with a multi-currency ledger solution Open banking capabilities to help unlock the new business models of Banking-as-a-Service and embedded finance Continuous expansion solutions from the TCS BaNCS Marketplace, aiding an outside-in approach and reimagining customer life events through curated use cases Faster personalization/tailoring of products and services and quicker time to market Cognitive technologies, personalization, insight-driven decision making and contextualization Benefits of a single-source-of-truth as an Enterprise Data Layer while crafting unique propositions through analytical insights Our mission is to become the most modern, innovative, and experience-focused bank in the region. We believe that our partnership with TCS BaNCS will help us towards meeting the challenges of the future. Thamer Yousef Ikano Bank Selects TCS BaNCS to Build a Bank for the Future Al Maryah Community Bank and TCS BaNCS Win Global NeoChallenger Bank Award Great Southern Bank Wins Model Bank Award with TCS TCS BaNCS Customer Newsletter and Insights Register for our email newsletter to get the freshest takes, straight to your inbox. I consent to processing of my personal data entered above for the purpose of receiving newsletter from TCS For further details on how your personal data will be processed and how your consent can be managed, refer to the TCS Privacy Notice. Thank you! We'll be in touch with you shortly. Looks like we are experiencing some connectivity issues. Please try after some time. Theme Font size Line height

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## TCS BaNCS OPTiX (Analytics & Insights)

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technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Highlights Overview Challenge Solution Benefits The TCS advantage Related reading Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. You have these already downloaded We have sent you a copy of the report to your email again. In today's dynamic business landscape, the role of the chief financial officer (CFO) in the BFSI sector has expanded beyond core financial activities. However, most are stretched thin when embracing this change. A key challenge they face is in navigating the increasing cost of talent, technology, and infrastructure while improving profitability. Additionally, it is not easy to derive further value from existing enterprise resource planning- (ERP) and robotic process automation- (RPA) based automation initiatives, ensure risk mitigation and control management, meet evolving regulatory requirements, and drive seamless post-merger integration of the finance function. TCS has developed a suite of end-to-end finance and accounting (F&A) services that aid CFOs in reimagining their operations to be agile, analytical, data-driven, and intelligent. With TCS' services, BFSI enterprises can enhance liquidity and operational efficiencies through automations that simplify and standardize workflows, leading to better balance sheet substantiation and establishing effective and transparent business controls. CFOs spend most of their time tackling the increasing complexity of transactions and industry regulations. Most BFSI institutions continue to operate with legacy IT infrastructure, outdated models, and lack digital expertise. There is a lack of confidence in data quality, which results in slow decision-making and reporting. In addition, there are cost implications if controls are not deployed comprehensively and complexities in post-merger integration of financial functions. All this calls for a well-rounded solution that can help CFOs

transform their finance and accounting (F&A) operations to drive digital-first outcomes, optimize expenditure, and tap into new revenue streams while being compliant. TCS BFSI Services for F&A Operations help organizations transform their finance function to drive adoption of channel and services, enhance customer experience, and ensure agility in operations. TCS' services enable: Proactive and predictive F&A: Gain faster period-end closing, reduction in reporting cycle time, and enhanced accuracies for improved decision-making. Future-ready finance: Drive an innovation-centric culture, automate with artificial intelligence (AI) and machine learning (ML), natural language processing (NLP), RPA, and other emerging technologies, improve the knowledge base, and attract and retain talent. Improved compliance and risk mitigation: Enhance capital forecasting, establish comprehensive control and compliance, and improve the integrity of balance sheets. Enhanced process efficiency: Take to touchless processing, reduction in operational costs, and reduced days sales outstanding (DSO) to keep the cash flow going. Better liquidity: Shift focus to increasing cash collections, better cash flow forecast, and enhanced working capital. TCS' services suite equips CFOs with everything they need to manage their finance and accounting operations efficiently. With TCS BFSI Services for F&A Operations, CFOs can achieve: Speed to market: Lower implementation costs and reduce timelines as business operations adopt a majority of functionalities provided by the offering. Business efficiency and cost-effectiveness: Leverage pre-optimized business workflow and information hands-off for efficient processes, as well as leverage the best-of-breed practices from the existing ecosystem and TCS' cognitive automation platform for optimized implementation costs. End-to-end automation and improved front and back-office synergy: Advance process automation and address the gaps between legacy systems and newer technologies for improved synergy. Improved regulatory compliance and straight-through processing (STP): Automate compliance-related checks, improve STP, and reduce processing times. Transformed customer experience (CX): Gain special focus on broken process experience and introduce remediation efforts on a near real-time basis. Advance process automation and address the gaps between legacy systems and newer technologies for improved synergy. Improved regulatory compliance and straight-through processing (STP): Automate compliance-related checks, improve STP, and reduce processing times. Transformed customer experience (CX): Gain special focus on broken process experience and introduce remediation efforts on a near real-time basis. Backed by domain expertise and collaborative experience with leading BFSI organizations, TCS offers a comprehensive transformation approach for the F&A function. By partnering with TCS, BFSI institutions can benefit from: Domain depth and expertise: TCS holds unparalleled horizontal and vertical domain depth with exposure to almost all BFSI service areas, helping develop the business taxonomy more comprehensively. Delivery excellence: TCS offers various services—ranging from conceptualization to realization—for business transformations, putting BFSI clients in a favorable position to drive their programs with a competitive edge. Analytics and insights skills: TCS' experts specialize in predictive analytics, marketing analytics, and campaign management. We have helped banks ascertain appropriate product pricing strategies, develop acquisition and behavioral scorecards, and identify preferred channels for customer servicing. Emerging technologies: By using

next-gen technologies such as AI-ML, NLP, digital twin, and computer vision to design advanced solutions, TCS enables the holistic transformation of F&A operations. Transitioning to green IT in banking, financial services, and insurance Mission Net-zero Emission – Personalized Guidance to Banking Customers How Financial Companies Should Prepare for the Post-pandemic World Ecosystem Banking Model for Sustainable Future & Growth Let's collaborate to improve stakeholder experiences in your subscription business. Theme Font size Line height =====

## **TCS BaNCS Customer Newsletter #32**

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the United States, Indonesia, the Nordics, Saudi Arabia, and Israel. Over the past few years, we have transitioned TCS BaNCS to a Digital First, Cloud First approach, fostering greater agility, scalability, and automation for our clients. Before 2020, financial services firms strived to achieve a balance between the digital and physical worlds but mostly skewed towards the latter. Now, these organizations have changed gears and are actively working on minimizing in-person contact or sharing screens by deploying digital apps, payments, and video banking. Our capabilities within TCS BaNCS are well-positioned to support our clients in implementing the aforementioned, much-needed measures. The newsletter features: In addition to the magazine format, we've redesigned the newsletter for easy accessibility on mobile phones and tablets TCS BaNCS Customer Newsletter - Edition 30 TCS BaNCS Customer Newsletter Edition 31 TCS BaNCS Customer Newsletter - Edition 34 TCS BaNCS Newsletter on Banking, Insurance, and Capital Markets =====

## **TCS BaNCS Customer Newsletter 33**

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----- Products & Platforms Solution Highlights TCS BaNCS Customer Newsletter 33 TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Read More Newsletters Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across

TCS. Discover our press releases, reports, and company announcements. You have these already downloaded We have sent you a copy of the report to your email again. The 33rd edition of the TCS BaNCS Customer Newsletter highlights several trusted partnerships and insights from our solution experts and SMEs. The newsletter features: Emirates NBD, a leading financial services group in the MENAT began a large-scale transformation program across its entire operations. Emirates NBD's vision was to create a centralized payments system to transform payments processing across all its entities in six countries and to standardize processes for payments. Emirates NBD assessed multiple payments systems and TCS BaNCS for Payments checked all the boxes for Emirates NBD to successfully reach the objective of transforming the way payments are processed today in the bank. TCS BaNCS enabled Emirates NBD to centralize multi-entity, multi-currency and multi-channel payments on a single platform. Old Mutual is South Africa's first mutual life assurance society employs over 30,000 people and operates in 14 countries across Africa and Asia. As a part of its strategic initiatives, Old Mutual is launching a new line of savings and Income products and TCS BaNCS was selected as its delivery partner for the program. The insurer piloted its new insurance platform based on TCS BaNCS for Insurance, prior to a complete go-live in 2021. Building on a three year long working partnership, TCS BaNCS seamlessly carried out this challenging transformation across 24 insurance products. Standard Chartered Bank offers banking services across Asia, Africa, Europe, the Americas, and the Middle East. The bank is present in 59 markets and serves clients in a further 85. To further their innovation agenda, the bank decided to bring in enhancements to their data management and cloud architecture, which required the creation of a set of comprehensive APIs. To facilitate this, Standard Chartered needed to unify its implementations of TCS BaNCS for Custody and Corporate Actions platforms. With 70 percentage of its markets currently operating on the new integrated platform, the project marked a major milestone in the bank's cloud-first journey, providing a strong and scalable core banking platform, enhanced customer service, ISO 20022 support and cloud-native capabilities. CTBC Bank, Taiwan sought to modernize its technology architecture to tackle the limitations of its legacy system, leading to duplication, inefficiency, and time-consuming customizations for regulatory changes. It also intended to address the securities custody needs of institutional customers. With an evaluation period spanning two years, the bank considered fourteen vendors and finally selected TCS BaNCS Global Securities and Investments Platform. The deployment involved multiple TCS BaNCS solutions including Corporate Actions, Reconciliation, Fund Accounting, End-user Reporting, and Digital solutions. Magma HDI General Insurance: TCS BaNCS has a longstanding relationship with Magma HDI from 2012, when they selected TCS BaNCS for Insurance as their core insurance platform. Magma HDI has deployed TCS BaNCS for Property & Casualty Insurance's functional modules for quotation, underwriting, policy issuance, policy servicing, claims, reinsurance, correspondence, and finance and accounting services to support multiple lines of business. To facilitate a quick go-to-market strategy and enhanced profitability, Magma HDI decided to deploy a modern core insurance platform and a faster full-service approach, with TCS BaNCS as their solution partner. TCS BaNCS is supporting Magma HDI towards their vision of a low-touch, AI-driven claims processing with their new launched

claims adjudication platform MAGIC (Magma-HDI General Insurance Claim).  
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# TCS BaNCS Customer Newsletter #31

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Products & Platforms Solution Highlights TCS BaNCS Customer Newsletter  
#31 TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Read More Newsletters Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. You have these already downloaded We have sent you a copy of the report to your email again. The 31st issue of the TCS BaNCS Customer Newsletter is centered around how financial services institutions can benefit from living in a hyperconnected world. The newsletter features: Zions Bancorporation completed its second phase of an ambitious three phase plan to consolidate consumer loans, commercial loans, and deposits onto a single core banking solution from TCS BaNCS. The first phase went live in May 2017, covering consumer loans. The second phase was completed in February 2019 for commercial and consumer construction loans. By moving to a single solution for consumer loans and commercial loans across multiple affiliates under a

single bank charter, Zions Bancorporation has standardized processes and procedures, leading to higher levels of back-office efficiency.

Länsförsäkringar Bank (LF Bank) wanted to upgrade its core banking system to secure future business and meet customers' expectations. The built-in system complexity was increasing mainly due to enforced unique customer development and functional and technical limitations leading to unsatisfying flexibility and time to market. LF Bank selected TCS BaNCS as its primary implementation partner, including a 20-year support contract. TCS BaNCS helped the bank to future-proof its core, launch new products faster, and integrate with the wider ecosystem. State Bank of India:

Dhananjaya Arvind Tambe, DMD & CIO at State Bank of India discusses the centrality of analytics in driving customer satisfaction and digital readiness in India's fast-growing digital marketplace. Special Supplement: Quartz - At the intersection of industries TCS BaNCS Customer Newsletter - Edition 30 TCS BaNCS Customer Newsletter - Edition 32 TCS BaNCS Newsletter on Banking, Insurance, and Capital Markets TCS BaNCS Customer Newsletter - Edition 34 =====

## **TCS BaNCS Customer Newsletter #30**

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create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. You have these already downloaded We have sent you a copy of the report to your email again. In the 30th issue of the TCS BaNCS Customer Newsletter, we celebrate the milestone of TCS turning 50 in 2018 with vibrant colors and the TCS 50 brand--a “look and feel” that conveys diversity, fluidity, and agility, which are appropriate to our heritage and identity as a truly global organization. The newsletter includes coverage on PostFinance embarked on an ambitious program to replace its legacy core systems with a new platform that would help deliver a consistently positive customer experience and support future digital innovation. Euroclear Finland replaced its multiple legacy core systems with Infinity, a solution powered by TCS BaNCS for Market Infrastructure. The successful go-live positioned Euroclear Finland as an industry-leading CSD, including strong support for European market harmonization and adoption of ISO 20022 standards in coexistence with earlier standards. UK Cloud: For UK credit unions and smaller banks, the pressure to transform comes from three main sources: competition from new entrants, expanded possibilities for products and services, and increased regulatory scrutiny. TCS has demonstrated the ability to organize and implement large-scale transformations and migrations in the UK, in Europe, and around the world. The cloud-based deployment of TCS BaNCS for UK credit unions and banks includes a full range of market adaptations to UK regulations, including connectivity with the various types of payment schemes used in the market. TCS has also built an extensive partner network in the UK, enabling financial institutions to embrace the open banking trend by instantly offering an expanded set of products and services. Kuwait Clearing Company: As part of a larger transformation of the Kuwaiti financial market, Kuwait Clearing Company (KCC) selected TCS BaNCS for Market Infrastructure for Central Counter Party (CCP) Services. This transformation program will enable KCC to increase liquidity, reduce risk, promote greater participation by global investors, and facilitate the introduction of new products to the Kuwaiti market. Special Supplement: Quartz Networks and Ecosystems TCS BaNCS Customer Newsletter Edition 31 TCS BaNCS Customer Newsletter – Edition 32 TCS BaNCS Newsletter on Banking, Insurance, and Capital Markets TCS BaNCS Customer Newsletter – Edition 34 =====

## **TCS BaNCS Newsletter #34: Renewed Hope and Anticipation**

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Products & Platforms Solution Highlights TCS BaNCS Newsletter #34 TCS is here to make a difference through technology. We’re in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to

remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Read More Newsletters

Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements.

You have these already downloaded We have sent you a copy of the report to your email again. Over the last 12 months, we have been investing in a user experience refresh of our core solutions to rethink user journeys, substantially optimize performance, and improve operations. Customer Newsletter #34

In this edition of the TCS BaNCS Customer Newsletter, we highlight several trusted partnerships, and insights from our solution experts and SMEs. The number of projects that went live and the novel ways we are engaging with our clients and other stakeholders stood out in the period that we put this magazine together. The issue features stories from UAE, South Africa, London, Taiwan, India, and many more Leadership viewpoint: Companies which had substantially embraced the cloud and had invested more in end-to-end digitization of customer journeys have clearly been able to manage to retain and grow their businesses. At the end of the day, it is all about being relevant and meaningful to your customer as well as being resilient in your operations. At TCS BaNCS, we are constantly on the journey to ensure our solutions are helping our financial institution customers to stay relevant in the financial lives of their end-customers. We embraced a Cloud First and Digital First strategy a few years ago, and the recent crisis has only further strengthened our belief in these twin pillars. Under this broad direction, there are a few key developments and focus areas worth exploring. An Inflection Point in Market Infrastructure: The pandemic has brought about a new set of challenges for Market Infrastructure Institutions, or MIIs. They have grown more than most segments, driven by retail interest and surplus liquidity. They have also faced waves of change, both regulatory and disruptive. This applies to all asset classes and Payment infrastructures. MIIs now need to combine high

performance, low latency, and best-in-class resilience with the agility to introduce new products/asset classes, and handle next-generation tokenized assets/NFTs.. Through the strong contextual knowledge built over almost three decades of close collaboration with MIIs, TCS has consistently worked to improve TCS BaNCS for Market MIIs, whose indices reflect economic growth and capital, and are in constant scrutiny, need to change faster, and in more comprehensive ways, than ever before. It is this unique mix that makes this an inflection point in the Market Infrastructure space globally.

**Kuwait Clearing Company:** As Kuwait Clearing Company matured in the 1990s, the organization increasingly began to benchmark its operations against global best practices. That led to the search for a partner who could not meet Kuwaiti business practices, but also implement global best practices to enable market growth and increased competitiveness. In 2002, KCC entered into a partnership with TCS. After twenty years and three major upgrades, the partnership continues to yield tremendous successes for both organizations. TCS BaNCS enabled KCC to transform Kuwait into a premier destination for global investments. TCS BaNCS for Market Infrastructure provided a High-performance Transaction Manager(HpTM), a low-latency, real-time clearing and settlement system that improved KCC's risk management capabilities.

**BankservAfrica:** BankservAfrica is participating in an industry-wide initiative to launch Rapid Payments Program(RPP), an easy-to-use, real-time retail payments system for South Africa. RPP is a Modernisation initiative of the South African Reserve Bank (SARB) and part of SARB's Vision 2025 strategy. As a clearinghouse, BankservAfrica will be responsible for providing the RPP infrastructure, including real-time payments and clearing, for participants throughout the payment ecosystem in South Africa. To support this significant national initiative, BankservAfrica has selected the ultra-high-performance, low-latency, scalable solution of TCS BaNCS for Market Infrastructure that will be deployed using cloud-based microservices accessible through APIs. This approach will deliver complete support for ISO 20022 standards, enabling easy integration with existing payment ecosystems to further the reach of real-time payments throughout South Africa.

**Multi Commodity Exchange:** The Multi Commodity Exchange India Ltd (MCX), India's largest commodity exchange, has selected TCS as the technology solution provider for its growth and transformation journey. As part of MCX's Project Udaan (Hindi for "flight"), TCS will help MCX build a new technology core, transforming its trading as well as post-trade functions to support its future growth and further strengthen its leadership position in the commodity derivatives market in India. TCS BaNCS for Market Infrastructure™ with its unique High-Performance Transaction Manager (HpTM) deployed as microservices will transform MCX's post-trade activities such as clearing, risk management, delivery and settlement.

**PostFinance:** An exclusive interview with Hansruedi Köng, CEO sharing Post Finance's journey with TCS BaNCS. The core banking transformation helped Post Finance to launch new products and services quickly, enabling them to react more flexibly to market changes. TCS BaNCS enabled the bank to accelerate its digital transformation journey and deliver enhanced customer experiences.

**Continental Bank:** Nathan Morgan, Founder, CEO, and President, Jonathan Feinauer, Chief Technology Officer; Burton May SVP, Deposits, and Card Operations; and Joseph Morgan, SVP, Strategic Partnerships, speaks about the unique partnership between TCS BaNCS and Continental bank. The

solution enabled the bank to quickly create and launch newer differentiated products and services for their customers. TCS BaNCS helped the bank to provide a superior banking experience for their small and medium business customers TCS BaNCS Newsletter on Banking, Insurance, and Capital Markets TCS BaNCS Customer Newsletter - Edition 32 TCS BaNCS Customer Newsletter Edition 31 TCS BaNCS Customer Newsletter and Insights =====

## **TCS BaNCS Customer Newsletter #35**

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Hub. Our solutions, built on composable microservices, enable fast rollout of innovative new concepts, and our open ecosystem approach, built on the TCS BaNCS Marketplace partnership will transform the financial services industry. In addition, we explore the implications of Banking-as-a-Service (BaaS) and related technologies for the U.S. We are also excited to launch a new Inspiration section celebrating the customer-focused achievements of TCS BaNCS team members.

**Leadership viewpoint:** With financial enterprises striving to simplify their technology landscape and moving to consumption-based models, we are seeing more adoption of a SaaS strategies. TCS BaNCS Cloud (our moniker for SaaS offered by us) today boasts of clients ranging from one of the largest wealth managers in the US, through to one of the largest commercial banks in the Nordics. Several neo/digital banks in the Middle East are embracing our core applications as the foundational platform of choice to help them differentiate and grow.

**Wells Fargo transformation :** Following the highly successful TCS BaNCS implementation, Wells Fargo achieved significant automation of its workflow for corporate actions announcements, elections, and payments. Using no-touch processes for most day-to-day activities, the bank has achieved over 99 percent STP on payments and announcements, with reduced errors leading to a significantly improved customer experience.

**Absa Corporate and Investment Bank:** ABSA Corporate and Investment Bank has selected the TCS BaNCS™ Global Securities Platform to transform and modernize its investor services offerings and enrich customer experience across the trade and corporate actions lifecycle in South Africa. The TCS BaNCS solution will be deployed as an integrated front-to-mid-office platform supporting trade management, clearing and settlement, and hosted on the AWS cloud. It will help Absa Corporate and Investment Bank enhance its product offering, provide a consistent and seamless client experience, significantly increase velocity, and reduce risk through extensive use of straight through processing and drive competitive differentiation.

**Hypergrowth in India:** Over the last seven years, India has seen the launch of several new payment rails leading to triple-digit hypergrowth in payment volumes. Banks have struggled to keep up, especially given the limitations of legacy core banking systems. In response, many banks are separating payments functionality from their core banking solution by investing in a Payments Hub. TCS BaNCS Enterprise Payments Hub delivers a standardized solution that handles all payment types, optimizes transaction processing costs, and minimizes disruption of core systems. The TCS BaNCS Enterprise Payments Hub allows auto-scaling to handle the transaction peaks in the fast-growing Indian marketplace.

**Payment transformation:** Leading banks across the globe (LF bank, MUFG, Emirates NBD, Post Finance, two GCC Banks, and two leading banks in India) have achieved payment transformation with TCS BaNCS for Payments. TCS BaNCS can help banks consolidate multi-product, multi-country, and multi-currency payments into a single solution with centralized, ISO 20022-compliant connectivity to any payments rail. TCS BaNCS also enables processing of real-time payments across multiple geographies with different clearing rules, SLA requirements, account addressing and messaging standards.

**The next-gen composable core:** How can banks gear up to keep pace with the rapid, repeated, and large-scale innovations being demanded in their business and technical architectures to offer new products and features? There are three dimensions in which the banks will have to reframe the possibilities. **Dimension #1: Ability to**

integrate best-of-breed point microservices, including from fintech ecosystem partners Dimension #2 : Leverage the new technology and composable architectures best suited to banking products Dimension #3 : Faster realization from concept to deployment TCS BaNCS Marketplace: TCS BaNCS Marketplace is positioned to have a pivotal role in providing a platform for the broader industry ecosystem including FinTechs, Regtechs, Risktechs, Insuretechs etc to showcase their innovations, and for financial institutions to capitalize on these innovations by bringing new products and services to their customers in shorter timeframes TCS BaNCS Customer Newsletter Edition 31 TCS BaNCS Customer Newsletter - Edition 32 TCS BaNCS Newsletter on Banking, Insurance, and Capital Markets TCS BaNCS Customer Newsletter - Edition 34 =====

## **Transforming the US capital markets for over 28 years**

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company announcements. Kshitiz Mittal Regional Sales Head, TCS Financial Solutions You have these already downloaded We have sent you a copy of the report to your email again. TCS BaNCS / insights A firsthand account of a large transformation program for one of the largest global custodians.

Overview While the world was dealing with Y2K and the markets were reeling due to the dotcom bubble burst, two organizations with strong roots and a long-term vision, tuned out the ambient noise to chart a course for the future. They wanted to create the best-in-class corporate actions solution that would not only be real-time and scalable but also could co-exist in a technology landscape that relied on 1970s technology. Little did they know that as soon as they would begin, planes would crash into the buildings next door, throwing the financial markets into turmoil and bringing unimaginable pain and agony. However, they remained determined and carried on building their dream. This is the story of the two firms' determination, triumph, and partnership. The scale is only matched by the ability of the solution to support several hundred users spread across multiple time zones, providing real-time impact on cash and security positions on portfolios and delivering it all with zero unplanned downtime. This spectacular scale was enabled by some key design decisions. Today, TCS BaNCSTM for Corporate Actions processes nearly 4 MN events a month, sends out nearly 10 MN notifications, and processes corporate actions impacted by more than 250 million trades every month for one of the world's largest custodians (with USD 41.9 trillion assets under custody globally). The product TCS BaNCS was architected to be a real time, event-driven solution. Any event that impacted a corporate action, such as an event announcement, would immediately trigger real-time requests for positions, compute the entitlement, and send the notifications via SWIFT, email, or any other preferred means of communication. Thus, the data was never waiting to be processed but it was always in motion and constantly being enriched. This was made possible due to the modular design of the product. Each lifecycle of the corporate action was broken down into self-contained, logical modules which could independently scale and were fault-tolerant, such that failure in one module would not impact any other part of the application. The modular design also relied on services to exchange data -- much before APIs were defined as the gold standard for communication and integration -- and allowed for continuous delivery, again much before the concepts of DevOps became popular in the software industry. Today, this middle office services some of the largest funds in the US and is delivering accurate and timely corporate actions globally for their portfolios. Kshitiz Mittal The people Besides technology, people undoubtedly played a significant role in the success of this program. A strong governance team was put into place to not only monitor the progress but to ensure that any roadblocks are promptly removed. TCS set up a global delivery model with teams co-located with the customer in the US and state-of-the-art, secure development centers in India, maximizing collaboration and productivity. The teams from both sides were aligned according to the modules, and each team was responsible and held accountable for delivering a fully functional and ready unit of work that could be integrated with the right module. Deliveries were made on a continuous basis throughout the day and integrated at the end of the day. The teams would meet daily for project planning, progress reports, and agreeing on the priorities. This was once again demonstrated during the financial crisis. On 13th September 2008, we were enjoying a celebratory

evening in our customer's homes, bidding adieu to summer amidst food, drinks, and laughter. Suddenly, we were summoned to the basement to join a conference call, where it was announced that Lehman Brothers would file for bankruptcy when markets opened on Monday. This demanded that no payments were made unless counterparty risk had been assessed. In addition, we needed to ensure that valid payments would not be delayed either. Once again, teams on both sides got working, trying to determine account-by-account and trade-by-trade what would be a valid corporate action payment and what would expose the customer to financial risk. Little did we realize that this would go on for months as the failing of Lehman Brothers opened the floodgates. TCS ensured that the right controls were put in place both from technology and the business to mitigate risks. Building on this success, the customer selected TCS BaNCS for Corporate Actions for its middle-office corporate actions processing as well. While it was a smaller business, it was growing and had unique needs. They were not the ultimate custodians of the assets but were required to provide the complete corporate actions service. Given the size of the book and the securities, it required that we create newer capabilities which would ensure that the operations teams would only focus on the corporate actions that impacted their holdings. We provided dashboards, workflows, and online reporting to better manage the workloads. Today, this middle office services some of the largest funds in the US and is delivering accurate and timely corporate actions globally for their portfolios. We were all putting in long hours, but not only were we building a great product, but also learning and building strong and lasting friendships. The time we spend in the trenches together, during the all-nighters, rooting for each other's success, remains memorable. Enriching the partnership during the pandemic Continuing our partnership further, and just before the COVID-19 pandemic, we embarked on transforming announcement scrubbing. The goal was to create a modern, efficient announcement scrubbing utility that would service not just one line of business but act as a central hub for all scrubbing functions. It would feed golden copy announcement information to any subscriber in the company. Working through the challenges of COVID-19 and unwinding a solution that had been in place for a couple of decades, we delivered on the promise in 2022, setting up the industry's biggest announcement scrubbing utility in-house. It was yet another example of partnership, long-term vision, and determination in execution from both teams. TCS BaNCS products proudly power some of the finest financial institutions in America and globally. We have been trusted not only by one of the world's largest custodians for transforming corporate actions, but also by asset managers, broker-dealers, and wealth managers to provide solutions for everything related to trade, right from initiation to settlement to servicing. Our steadfast commitment to our customer's success is enabled by our strong design principles, our constant innovation culture, and 8,000 agile-trained associates who wake up every day determined to contribute to a more resilient, real-time, and efficient capital market infrastructure. We are a constant work in progress. While we are proud of everything we have achieved so far, we firmly believe that our best is yet to come. So, bring your toughest challenges and we will work together to create a better financial future for all. We have helped our customers navigate through market turmoil, shortening of settlement cycles, new product launches, and the ever-changing regulatory and business environment. TCS BaNCS Helps Wells Fargo Transform its Asset Servicing



Operations TCS BaNCS Named Wealth Management Technology Leader by Everest Group TCS Expands Strategic Alliance with J.P. Morgan's Securities Services TCS BaNCS for Corporate Actions: Reliable and automated end-to-end Corporate Actions processing =====

## TCS BaNCS in North America

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38.5% of the global market cap, a far larger share than any other region. However, it is also important to call out a few counter-intuitive aspects of this market. The biggest challenge toward the modernization journey that the financial services sector in the US faces is the sheer volume of transactions and the billions of lines of code that have grown on legacy technology over the decades. This brings us to the critical responsibility of carrying the financial services industry into the digital era. Financial technology providers have to provide digital technology and risk-mitigated mechanisms to migrate data from the old to the new without breaking the plumbing. For over 25 years, TCS has had a powerful presence in North America, addressing the critical needs of the US financial services industry. In doing so, we introduced pathbreaking concepts into the core technology used by top US financial institutions, and the network effect compelled other top players to either adopt TCS BaNCSTM or develop similar technologies. TCS BaNCS started as a modern, future-ready solution providing real-time, event-driven, multicurrency, multi-lingual, multi-market capabilities. Our capabilities were unmatched in the industry when TCS BaNCS entered the US market, and those capabilities remain unmatched today. Just over twenty years ago, we became the fintech partner for a top custodian and a top fund manager – each a household name and American icon. In these initial engagements, we automated corporate actions processing, which involves multiple handshakes from external data providers, processors and analysts within the bank, and electors from customer organizations. Through our efforts, we implemented necessary controls to protect the banks and their customers from significant financial risks. Since then, TCS BaNCS has never looked back. TCS BaNCS in North America expanded horizontally by acquiring a dominant market share for our core asset servicing offering in corporate actions and custody and vertically by moving up the value chain with wealth management and private banking solutions. Today, the TCS BaNCS solution services the top 3 of the 4 US banks and a top 3 asset manager. TCS BaNCS holds the unmatched distinction of servicing the corporate actions processing needs for all segments of the securities industry – asset managers, brokers/ dealers, and custodians. We are the preferred choice of top US banks across a full range of asset servicing solutions. TCS BaNCS customers benefit from the highest levels of service quality and the highest STP rates. With TCS BaNCS for Corporate Actions, we have significantly reduced settlement failure, ensuring receipt of monies or securities from counterparties into customer accounts in the shortest possible time. High levels of STP also mean lower levels of manual intervention and the reduced incidence of human errors and their resulting financial losses. As part of automating operational processes, TCS BaNCS also has enabled customer self-service so that end customers can take control of their financial lives by managing their own transactions while ensuring non-repudiation and reducing errors for our financial institution clients. Not only have the real-time and STP capabilities of TCS BaNCS improved operational efficiencies and reduced risk, but TCS BaNCS has also delivered a competitive advantage for banks facing the daunting challenge of accelerated settlement cycles. For example, when SEC and DTCC initiatives moved the industry from T+3 to T+2 in 2017, TCS BaNCS customers handled the transition seamlessly over a single weekend. The DTCC-led T+1 transition is planned for May 2024, and TCS BaNCS customers will be prepared for an equally fast changeover. North American

securities market strategy Our overall strategy for the North American securities market focuses on four areas below.

1. Democratizing financial wellness With the rise of the retail investor, financial institutions must evolve quickly to meet new demands. Until recent decades, banking and securities were completely walled off from one another by US regulators. The result was that separate core solutions evolved to support different segments of the US financial services marketplace. Today, the regulatory barriers between securities and banking are far more porous, enabling a new range of possibilities. With its origins in the Swiss private banking market, TCS BaNCS has always supported cash and security products with the same solution. Our approach brings banking and investments together onto a common core solution, enabling a comprehensive, real-time, 360-degree assessment of customer assets and liabilities, including cash and securities. The common core of TCS BaNCS has become a significant differentiator in today's marketplace. These capabilities have always been essential for the most complicated family trusts. Today, they are becoming increasingly valuable to support a broader range of personal wealth offerings across the entire spectrum of savers and investors. We have also added support for digital assets, including a full range of crypto-assets, tokenized securities, and other innovative financial products. Our most ground-breaking work has been supporting traditional assets for the mass market. One of our clients, a fund manager servicing over 30 million US families, fused the power of human advice with the power of algorithms to create a low-cost, highly scalable financial advice platform. The result was a highly lauded, human-powered, robo-advisory service that delivers affordable advice to investors. We are also working with a major global bank on a platform that we believe will be the most competitive, cutting-edge financial advisory solution ever launched in the US market. Using TCS BaNCS, our customer intends to bring to Main Street consumers a level of high-quality, high-end financial advice that had once been the realm of only the wealthiest investors. With initiatives such as these, we are proud to democratize access to financial wellbeing and promote equity. In addition, our technology platform enables new entrants to leapfrog the incumbents with real-time solutions and T+1 readiness. For example, a top European bank was the first customer of the real-time TCS BaNCS solution for US Custody and Settlement. Sanjay Prasad
2. Business-class technology The smoothest and simplest user experiences are typically found in the front office and client-facing systems designed for individuals and retail customers. With TCS BaNCS, financial institutions can create superior user experiences from front to back, anywhere in the organization. A top US bank sought to deliver best-in-class user experiences and SLAs to its institutional customer base, including the middle and back-office operations teams servicing customers. Following two years of due diligence, TCS BaNCS was selected for this initiative just at the onset of the pandemic. Using TCS' Secured Borderless Workspaces™ (SBWSTM), an industry-leading framework for remote work, TCS forged an excellent partnership with the bank to deliver an asset servicing offering that reduced manual interventions by 80% and achieved an STP rate in three 9s and above, leading to a significant positive impact in end-customer SLAs and a marked improvement in NPS. With this effort, the bank is on track to capture a leading market share in the US Brokerage Prime Services segment.
3. Looking beyond borders In addition to supporting banks based in the US, TCS BaNCS also provides solutions for non-US banks seeking

market entry through greenfield initiatives, organic growth, or joint ventures. Given our market knowledge and proven capabilities, we have become the premier choice for financial institutions looking to expand their US presence. In addition, our technology platform enables new entrants to leapfrog the incumbents with real-time solutions and T+1 readiness. For example, a top European bank was the first customer of the real-time TCS BaNCS solution for US Custody and Settlement. At the time, TCS BaNCS was the only system taking advantage of the ISO messaging-based settlement option offered by DTCC. As a result, not only was the bank ready for T+2 in 2017, but it's also ready to take on T+1 when it goes live in May 2024. Today, we have aligned as strategic partners with top European and Asian banks operating in the US market and seeking to supercharge their US businesses. We believe that our partnerships with financial institutions worldwide will improve the competitiveness and efficiency of the financial services marketplace in the US to the ultimate benefit of consumers and businesses everywhere.

4. Powering the cloud journey TCS BaNCS has become a leader in harnessing the power of the cloud to deliver core solutions in financial technology to US financial institutions. In addition to achieving technical milestones for scalable infrastructure, TCS BaNCS Cloud delivers scalable operations and more robust adherence to best practices, leading to significant risk reduction, unlimited scalability, faster speed-to-market, and an improved customer experience. Starting in 2018, TCS BaNCS started a major push to migrate the US operations of its top bank customers to the cloud, using a combination of public and private cloud infrastructure. Today, a high proportion of TCS BaNCS customers in the US are being powered by TCS BaNCS Cloud, with solutions in full compliance with US regulations and with the stringent requirements of the State of New York and New York Banking regulations. Going far past the migration of legacy systems, our customers are now using TCS BaNCS Cloud to fuel innovation. As an example, using TCS BaNCS Cloud, we have established an Asset Servicing Ecosystem for one of the world's largest custodian banks. The solution provides an intra-bank utility that creates and manages a single "golden copy" of announcements, which is then made available across all its multiple lines of business to ensure homogeneity in processing and outcomes. TCS BaNCS Cloud includes a full range of microservices, APIs, and an expansive partner ecosystem that supports increased collaboration across our customer base. With our visionary approach to technology solutions, we have consistently embraced change and will continue to do so. The financial services industry in North America is evolving by the day, and we are committed to ensuring that our customers are ready for constant change. We believe that our strategy for the US securities marketplace anticipates the largest and most important changes to come. We have already delivered solutions that fulfil the promise of cutting-edge technology for the capital markets, and we are committed to fulfilling the visions of our customers. With the globally proven delivery prowess of our parent, TCS, and our unmatched capabilities in the North American securities market, we intend to be the preferred provider to banks around the world doing business here in the US, the world's leading securities marketplace. TCS BaNCS Helps Wells Fargo Transform its Asset Servicing Operations Absa Corporate and Investment Bank selects TCS BaNCS Global Securities Platform TCS Expands Strategic Alliance with J.P.

# Frictionless payment experiences with generative AI

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Products & Platforms Banking Services Transformation: Unlocking Exponential Value Solution TCS BaNCS™: Enabling Transformation in Banks and Financial Institutions Highlights On this page About the author TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Subrato Bhattacharya Related reading Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Subrato Bhattacharya Senior Consultant, TCS Financial Solutions (TCS BaNCS) You have these already downloaded We have sent you a copy of the report to your email again. Introduction AI is a broad term that refers to the ability of machines to perform tasks that would typically require human intelligence, such as perception, learning, reasoning, problem-solving, and decision-making. AI can be divided into two main categories: The main difference between the two lies in the type of tasks they are designed to perform. Specific AI is designed to perform specific tasks or solve specific problems, while generative AI is designed to generate new and original content. Another difference is the training process: AI is trained on specific

datasets to perform specific tasks, while generative AI is trained on large datasets to learn patterns and structures within the data, which it can then use to generate new content. Unraveling frictionless payment experiences using generative AI can have several applications in the world of payment processing: One example is generative adversarial networks (GANs) to detect fraudulent transactions. GANs consist of two neural networks: a generator network that creates fake data and a discriminator network that tries to distinguish between real and fake data. By training the discriminator network on real transaction data and then presenting it with fake transaction data from the generator network, the discriminator network can learn to identify and detect patterns of fraud and fraudulent transactions. Another example is using natural language processing (NLP) to analyze transaction data and detect anomalies. NLP algorithms can be trained to recognize patterns of language and behavior associated with fraudulent activity, such as unusual keywords or phrases in transaction descriptions. Additionally, generative AI can also be used to create personalized payment experiences for customers, such as customized reminders, personalized discounts, or recommendations and offers based on their transaction history. This can improve customer satisfaction and loyalty, as well as increase revenue for merchants. Generative AI can be used to analyze customer data such as transaction history, browsing behavior, and demographics to identify patterns and preferences. Based on these insights, AI can generate personalized payment reminders that consider the customer's preferred payment method, timing, and frequency. For instance, if a customer usually pays their bills at the end of the month, a reminder that suggests paying the bill a few days before the due date to avoid late payment fees is generated. Another way that generative AI can create personalized payment experiences is by offering customized recommendations based on a customer's transaction history. For instance, if a customer frequently shops for groceries at a particular store, it can recommend a cashback offer for their next purchase at that store. This not only incentivizes the customer to make the purchase but also encourages them to return to the store in the future. Generative AI can also be used to create personalized payment offers based on the customer's preferences and behavior. AI is trained on specific datasets to perform specific tasks, while generative AI is trained on large datasets to learn patterns and structures within the data, which it can then use to generate new content. Creating new-age frictionless user journeys - The building blocks For customized, on-the-spot discount offers and in-the-context payment experiences, the following steps can be taken: To leverage generative AI models for customized discount offers, businesses can use Deep Learning techniques such as Natural Language Processing (NLP) and image recognition to analyze customer data and identify patterns in their behavior. These insights can then be used to generate personalized offers for customers, thereby increasing customer loyalty and retention. For example, a restaurant can use NLP to analyze customer review responses to identify dishes that are most popular. The restaurant can then use generative AI models to personalize discounted offers for popular dishes during the next order, enhancing the likelihood of customers ordering more often from the restaurant. Conclusion In summary, leveraging generative AI models to generate personalized discount offers can help businesses increase customer loyalty and retention by providing a more personalized experience for their customers. Citations: This piece was co-written with GPT-3 to get a

nice taste of human-computer co-creation – probably the next new normal. GPT-3 did not spit out the entire article but was responsible for combating writer’s block, generating complete sentences and paragraphs of text, and brainstorming different use cases. To add some fun, the illustrations were generated through the Midjourney bot on Discord. Glossary: Narrow or specific AI is designed to perform specific tasks or solve problems, such as image or speech recognition or language translation. These AI systems are trained on large datasets and use machine learning algorithms, such as supervised or reinforcement learning, to improve their performance over time. Generative AI, on the other hand, is a specific type of AI designed to generate new and original content, such as images, text, music, or videos. Unlike traditional AI, which is designed to perform specific tasks or make decisions based on pre-existing rules and data, generative AI learns from large datasets and generates new content that is like the training data. TCS BaNCS Powers Payments Transformation at Banque Saudi Fransi TCS BaNCS Helps Emirates NBD Transform Payments Processing TCS BaNCS Transforms Payments Operations at MUFG – Japan’s Largest Bank TCS BaNCS Customer Newsletter and Insights

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## **TCS BaNCS Research Journal Issue 15 - Frictionless finance**

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Products & Platforms Banking Services Transformation: Unlocking Exponential Value Solution TCS BaNCS™: Enabling Transformation in Banks and Financial Institutions Highlights On this page TCS is here to make a difference through technology. We’re in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We’re in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Related reading Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day.

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**TCS BaNCS Research Journal Issue 15 – Frictionless finance**

In this issue of the TCS BaNCS Research Journal, we cover a range of topics sharing our latest research and results from financial solutions that support customers from the smallest micro-business to the largest enterprise. In the front office, we demonstrate how to automate document production and reduced turn-around time in commercial lending, enable faster response times for investors in cross-border financial instruments, and expand financial inclusion for MSMEs. In the middle office, we show automated approaches to regulatory reporting for non-performing loans, describe a range of solutions for messaging and interoperability across various payment networks, and explore a new approach to authenticate identity using sound. In the back office, we show how a client eliminated ATM and POS downtime for quarterly software upgrades throughout a large transformation initiative, highlight benefits from a recent core transformation initiative, and imagine new applications for generative AI in payment processing. What these research topics have in common is that they point toward the frictionless future of financial services.

**Single event processing in corporate actions**

Traditionally, large custodian banks had multiple position-keeping and asset servicing systems servicing their different entities. The biggest drawback of this decentralization model was that the same event was being processed multiple times across all the different entities of the same bank. Single event processing ensures that a corporate actions event affecting different positions, businesses, and entities is processed only once. Eliminating friction in report generation, relationship-based pricing, and cross-entity transactions

When one of our North American clients went live on TCS BaNCS, it marked a major milestone in the North American banking industry's march towards modernization. In this article, we describe three before-and-after scenarios that demonstrate how TCS BaNCS built frictionless digital financial journeys for the bank and its customers.

**Optimizing commercial lending for convenience, speed, and agility**

Commercial loan assessment has always been long-drawn. High-ticket loans require detailed assessment, multiple validations for authenticity/ accuracy of documentation, multiple levels of approvals, and back-and-forth communication between a borrower and the financial institution. Analogous to retail lending, commercial borrowers are also looking towards agile and nimble lenders/ FIs who can provide a swift, frictionless experience. Recent strides by fintech organizations and central governments towards digital initiatives are pushing the boundaries of the art of the possible. Zero-downtime operations during agile rollouts

A leading bank in Switzerland adopted agile delivery as part of a transformation initiative, and the result was a greater number of planned shutdowns of the bank's entire network. Find out how TCS worked with the bank to reduce the impact of these agile upgrades using a Digital Minimal Core that even during a software upgrade, provided a real-time feed of transactions across customer channels, ensured



longer availability of ATM and POS services, and maintained consistent availability of accurate balance inquiries. From the front office to the back office, be it retail or commercial banking, be it the custody value chain or a private wealth management scenario, we constantly seek new ways to create smoother customer journeys. Equally important though is knowing when friction is necessary. Just as a frictionless highway would be unsafe, so would be a 'one-click' SMS that empties your bank account. Our goal is to have frictionless customer journeys leading to the moments where friction is necessary and appropriate.... Venkateshwaran Srinivasan

Unlocking the possibilities of frictionless payments experiences with Generative AI

AI (artificial intelligence) is a broad term that refers to the ability of machines to perform tasks that would typically require human intelligence, such as perception, learning, reasoning, problem-solving, and decision-making. It can be divided into two main categories: (i) Narrow or specific AI and (ii) Generative AI. Generative AI can have several applications in the world of payment processing. This article unravels frictionless payments experiences using Generative AI. Automated and seamless loan management for a leading Canadian bank in India A leading Canadian bank with a significant commercial presence in India automated loan management to comply with the Reserve Bank of India's Income Recognition and Asset Classification (IRAC) norms for classifying assets and providing for bad loans. Find out how TCS provided a comprehensive solution to automate the monitoring of assets, account for bad loans, and report on non-performing loans (NPLs) in full compliance with IRAC. Revolutionizing digital contracts: TCS BaNCS' blueprint for seamless, democratized contracting Financial institutions need the agility and flexibility to customize document templates at speed and scale while still ensuring specificity in specific contractual documents, appropriateness for the lending context, and compliance with regulatory guidelines. TCS BaNCS has pioneered a novel mechanism for managing the production of a large volume of contractual and assessment-related documents, putting document template management into the reach of virtually any financial institution. Let's make some music While Alexa, Siri, and others have been around for a while and require a human being to communicate with them using voice. Now, imagine if all these devices can communicate with each other when in proximity, without the need for office/network/wi-fi, and in a manner that is inaudible to the human ear. This article focuses on unlocking the limitless possibilities with ultrasonics for frictionless digital banking. Frictionless payments journeys in Switzerland ISO 20022 standards have set up the base for frictionless payments processing across the country, which adds up to more than CHF 3 BN per year, making Switzerland a leading player in the adoption of ISO 20022-based payments. This article explains the evolution of payment processing in Switzerland and how payment journeys can be supported in a frictionless way with TCS BaNCS for Payments. TCS BaNCS Research Journal 14 on Open Banking, Blockchain, and More TCS BaNCS Research Journal: Insights on Blockchain, Cloud, and More TCS BaNCS Transforms Standard Bank's Custody and Settlement Operations for Enhanced Customer Experience Next-gen Composable Core - The Future of Banking

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# Single event processing in corporate actions

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opportunities. From a corporate actions processing perspective, there are multiple 'to and from' flows between the Global Custody (GC) client accounts and the intermediate accounts at the Local Custody (LC) entity. These flows include: The diagram below depicts the overall flow of the corporate actions data between events of different entities using a hub and spoke model. From a corporate actions processing perspective, there are multiple 'to and from' flows between the Global Custody (GC) client accounts and the intermediate accounts at Local Custody (LC) entity. The diagram shows the overall flow of the corporate actions data between events of different entities using a hub and spoke model. In the above illustration, three separate events are created, each processed independently. The application ecosystem around these three events, as well as the operations teams, can be different. There is significant duplication of efforts in managing event data. The operational processes/tasks/controls are also separate owing to different processing systems and operations teams. The inter-entity flows are typically managed through ISO 15022 standard messages. Any break in Straight-Through Processing (STP) leads to a considerable lag for the end client to receive the announcement as well as inferior deadlines (In this case, the HK and GB Clients) being set. In summary, this model is inefficient and creates far too many duplicated processes, needing increased operational control and management oversight, which leads to a potential increase in operational and reputational risks. What is single-event processing? Single-event processing ensures that a corporate actions event affecting different positions, businesses, and entities is processed only once. A single event per a street-facing agent enables a global custodian or bank to manage all entitled positions across all branches. The entire "Hub & Spoke Position" stock record model is merged into a set of positions under a single event. TCS BaNCS solution In a solution like TCS BaNCS, all the accounts, including the intermediate/linked/omnibus accounts of a typical hub and spoke, will be replicated under one legal entity "G" - representing global. The office id would represent the branch/legal entity that the bank has in its account structure. There will be internal routing (within TCS BaNCS) for the announcement, election, and payment messages affecting the intermediate accounts maintained in different branches or entities (In the diagram above, intermediate/linked/omnibus accounts are shown in Blue). TCS BaNCS will send/receive the messages to/from the final client and street agents. The necessary Bank Identifier Code (BIC) transformation is performed in the system to send the messages to end clients, reflecting the actual BIC of the entity to which the client belongs. Single-event processing: The diagram shows how in a solution like TCS BaNCS, all the accounts of a typical hub and spoke will be replicated under one legal entity "G" - representing global. The office ID would represent the branch/legal entity that the bank has in its account structure. There will be internal routing for the announcement, election and payment messages affecting the intermediate accounts maintained in different branches. Key dependencies While it's possible to establish an operating model for single-event processing using TCS BaNCS, there are some upstream and downstream dependencies that need to be considered, which are summarized below: While more global custodian banks are trying to innovate with newer business/ technology models to provide better client servicing and reduce operational costs, TCS' unique proposition of single-event processing leveraging TCS BaNCS for Corporate Actions can help

achieve these objectives easily. Single-event processing ensures that a corporate actions event affecting different positions, businesses, and entities is processed only once. TCS BaNCS Helps Wells Fargo Transform its Asset Servicing Operations TCS Expands Strategic Alliance with J.P. Morgan's Securities Services Absa Corporate and Investment Bank selects TCS BaNCS Global Securities Platform TCS BaNCS Transforms Standard Bank's Custody and Settlement Operations for Enhanced Customer Experience Register for our email newsletter to get the freshest takes, straight to your inbox. I consent to processing of my personal data entered above for the purpose of receiving newsletter from TCS For further details on how your personal data will be processed and how your consent can be managed, refer to the TCS Privacy Notice. Thank you! We'll be in touch with you shortly. Looks like we are experiencing some connectivity issues. Please try after some time. =====

## Expanding horizons; ushering in possibilities

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believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Venkateshwaran Srinivasan Global Head, TCS Financial Solutions (TCS BaNCS) You have these already downloaded We have sent you a copy of the report to your email again. At TCS BaNCS, we always look at the horizon for the next set of possibilities while being firmly focused on the now and here. On one hand, we strive to provide the predictability, resilience, and reliability for which our customers partner with us, while at the same time, we have to carefully adapt and weave technology disruption that is happening all around us into the TCS BaNCS ecosystem such that it prepares our customers for the future. Given the scale at which technology itself is getting disrupted, this has been a busy season. In the developed world, running up to the year 2050, it is estimated that we will probably be in the midst of the biggest intergenerational transfer of wealth ever, with estimates varying across hundreds of billions of dollars. This also means that every part of the wealth management value chain -- from investment strategies to tax optimization requires a revisit. Technology primarily needs leveraging to enhance the quality of the two fundamental cornerstones of wealth management - advice and relationship management. The experience provided by the so-called “wealth front office” is only as good as the core securities and cash back-office processing. It is in that context that TCS has been working closely with the North American financial ecosystem to see how TCS BaNCS, as a multi-asset class platform across cash, securities, and crypto and with an integrated 360-degree client view, can help wealth management firms deliver value at scale and seize the opportunity available to them. The US capital markets value chain is, in a sense, disrupting itself under the hood with the T+1 initiative, and by its sheer scale has a positive impact on global markets. It is forcing every participant in the chain to relook at the assumptions of money management and cross-border trades, especially in the world where retail investors are key and need to be protected. Technically, more velocity is being given to a transaction as it changes the paradigms of cross-border trade cut-off times, liquidity, efficiency, margins, counterparty risks, and regulatory oversights, to mention a few. Given the configurable rule-driven architecture of TCS BaNCS and the fact that the core principles of T+1 are already built into the product for other securities markets which were already in T+1, the migration to T+1 will be quite seamless for our partner banks in the U.S. Another key area we continue exploring is AI, which demands acceleration given the current disruption of Generative AI. “How do we make any use of AI predictable and testable in TCS BaNCS”? is the paramount question, considering its mission-critical nature. It was more critical to get the principles of “white box testing” right with the securities and corporate actions use cases before we released it for the obvious business benefits that the use cases would offer. We see the exciting possibilities in the area of operational risk control as well as operational efficiency benefits. Cloud adoption is another track on which some of our clients have embarked, and some have also completed the transition. Across institutions of all types in terms of scale and breadth, cloud adoption seems to be more a question of how much and when and not so much of a “whether.” The power of harnessing ecosystems and data that the cloud seamlessly enables, and its unparalleled business agility are powerful drivers, and we expect this to play

out among the major North American market players in the next few years. Edition #36 of the TCS BaNCS Customer Newsletter focuses on our work in the securities processing space in North America. "How do we make any use of AI predictable, testable in TCS BaNCS"? is the paramount question, considering its mission-critical nature. Single Event Processing in Corporate Actions TCS BaNCS: Transforming the US Capital Markets for Over 28 Years TCS BaNCS in North America: A Seamless Capital Markets Solution TCS BaNCS Named a Leader in Wealth Management by Everest Group Register for our email newsletter to get the freshest takes, straight to your inbox. I consent to processing of my personal data entered above for the purpose of receiving newsletter from TCS For further details on how your personal data will be processed and how your consent can be managed, refer to the TCS Privacy Notice. Thank you! We'll be in touch with you shortly. Looks like we are experiencing some connectivity issues. Please try after some time.  
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## **TCS BaNCS Customer Newsletter - Edition 36**

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We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. You have these already downloaded We have sent you a copy of the report to your email again. Leadership viewpoint on expanding horizons; ushering in possibilities – At TCS BaNCS, we are always looking at the horizon for the next set of possibilities while being firmly focused on the now and here. On one hand, we strive to provide the predictability, resilience, and reliability for which our customers partner with us while at the same time, we have to carefully adapt and weave technology disruption that is happening all around us into the TCS BaNCS ecosystem such that it prepares our customers for the future. Given the scale at which technology itself is getting disrupted, this has been a busy season for TCS BaNCS. Find out more. Banque Saudi Fransi (BSF) unifies real-time payments and collections with TCS BaNCS for Payments. With its recent deployment of TCS BaNCS for Payments, BSF has achieved key milestones in its digital transformation and core banking modernization through multi-phase deployments. Find out more about their transformation journey here. Multi-country migration puts Africa’s largest custodian on the pathway to innovation and growth. Today, the latest, API-enabled and cloud-ready version of TCS BaNCS delivers continued sustainability and consistency for Standard Bank as a market leader. A perfect proposition for a market like no other. TCS BaNCS’ overall strategy for the North American securities market focuses on four areas: Today, the TCS BaNCS solution services the top 3 of the top 4 US banks and a top 3 asset manager. TCS BaNCS holds the distinction of servicing the corporate actions processing needs for all segments of the securities industry, including asset managers, broker/ dealers, and custodians. Read more about this. A first-hand account of a large transformation program for one of the largest global custodians This is the story of the two firms’ determination, triumph, and partnership. While the world was dealing with Y2K and the markets were reeling due to the dotcom bubble burst, two organizations with strong roots and a long-term vision, tuned out the ambient noise to chart a course for the future. They wanted to create the best-in-class corporate actions solution that would not only be real-time and scalable but also could co-exist in a technology landscape that relied on the 1970s technology. Read more here. With the recent changes to the Credit Union Act further broadening the scope of credit union associated services, 2023 has been a year of positive change for community banking in the UK. Many factors contribute to these banks poised for accelerated growth and innovation. The community banks are embracing changes with TCS BaNCS and turning them to their own advantage. Find out more. TCS BaNCS Customer Newsletter and Insights TCS BaNCS Customer Newsletter – Edition 34 TCS BaNCS Newsletter on Banking, Insurance, and Capital Markets TCS BaNCS Customer Newsletter – Edition 32 Theme Font size Line height =====

# TCS BaNCS Channel Partners

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solutions designed to empower organizations across diverse industries. Serving its customers in UAE region, A2R offers a comprehensive range of services encompassing strategic IT consulting, digital transformation, technology integration, software solutions and process optimization. Aspire, headquartered in Amman, Jordan, has been delivering high-quality IT services for major US businesses since 2002. Aspire has partnered with leading companies in the BFSI, retail, e-commerce, healthcare, telecom, and government sectors in Jordan and MENA, offering digital transformation advisory, quality assurance and independent validation, digital automation, and managed services. Datec (Fiji) Pte Limited Datec (Fiji) Pte Limited specializes in the delivery of information and communications technology solutions to businesses in Fiji and the Pacific region countries. Its customers include large corporates, BFSI firms, government, statutory organizations, non-profit organizations, retailers, traders, and small to medium businesses. DMS Software Technologies DMS Software Technologies is a leading IT solutions provider with a proven track record of successfully deploying large and complex projects. Headquartered in Sri Lanka, DMS Software Technologies has successfully completed over 250 projects for more than 2500 clients across the world in various industry verticals including banking, financial services, and insurance. eVision eVision is a leading software solution provider focused on helping clients with their financial transactions and cash management operations. Based in Egypt, eVision provides AML and dispute management solutions to small, medium, and large-scale enterprises in the financial industry. Genweb2 Genweb2 provides offshore software development services focusing on product development, mobile, and cloud. Headquartered in Singapore, Genweb2 offers product engineering, application development, mobility, and cloud services to its customers in BFSI, logistics, and retail industries. HMS Consulting Group HMS Consulting Group is a leading Israeli consulting firm serving the financial and banking sectors in the areas of consulting, professional services, and information technology. HMS' core capabilities are in the fields of information systems, risk management, the world of finance, core systems, cyber, robotics, outsourcing, and regulatory requirements. NTQ Solution NTQ Solution is a global IT consulting, services and solutions company that provides business technology consulting, software development, maintenance, and support for enterprises in BFSI, healthcare, travel, and ecommerce sectors. Established in 2011, NTQ is headquartered in Hanoi, with offices in Japan, Korea, and Hong Kong. NTQ has over 1,000 employees serving customers from 20 countries. Rogers Capital Rogers Capital provides specialized financial services in the areas of credit, fiduciary, trust, tax, fund administration, accounting, insurance, and advisory. It also offers technology services in the areas of automation, AI, cloud, digital, data, and cyber security. Rogers Capital has been implementing ingenious solutions to help customers navigate an evolving marketplace. Sybyl Sybyl provides technology solutions and services to businesses in Uganda, Kenya, and other countries in East Africa. Its areas of expertise include financial technology, education technology, enterprise systems, IT security, unified communications, and contact center solutions. Tesselate Tesselate has more than a decade of experience in consulting and managing technological projects dedicated to the financial sector with in-depth expertise in corporate banking, risk management, capital markets, and asset management. Tesselate has customers in Morocco, France, the

Netherlands, Belgium, the UK, Denmark, and the UAE. The TCS BaNCS Marketplace offers a rich catalog of solutions and APIs from a worldwide ecosystem of solution and technology partners and developers.

Organizations can collaborate with marketplace participants and experiment with their offerings in a secure and trusted sandbox environment. Al

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## The foundation for future commerce

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Driving growth and loyalty with unified retail experiences

Features Our Solutions Highlights In Focus Modernize commerce for

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OmniStore™ Unified and Composable Commerce TCS OmniStore™

Personalization TCS OmniStore™ Marketing Hub SALES CHECKOUT TIME

CUSTOMER CHURN CONVERSION ORDER VALUE LABOR HOURS

Customer testimonial Report Customer testimonial Award Recognition

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committed team put our shared beliefs into action - every day. Together, we

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releases, reports, and company announcements. Products and Platforms / TCS OmniStore™ Unified. Ubiquitous. Intelligent. You have these already downloaded We have sent you a copy of the report to your email again. The next wave of commerce modernization goes beyond checkout innovation. It's about driving customer loyalty, empowering teams with the right tools, and always being ready for future retail. TCS OmniStore™ is an AI-powered, unified composable commerce platform that helps retailers drive a frictionless, and personalized customer experience across all touchpoints. It helps you power modern commerce experiences with a range of capabilities such as click-and-collect, scan and go, save the cart, and self-checkout, along with dynamic promotion management and clienteling. Built on a headless microservices architecture, TCS OmniStore allows you to take an incremental approach to transformation with the flexibility to reuse existing investments, execute strategic build vs. buy decisions, and build a technology stack with best-of-breed ecosystem partners. Our platform goes beyond cart and checkout with support for multiple payment types and new business models such as B2B, D2C, and marketplaces. TCS OmniStore serves diverse lines of business—general merchandise, discount retailers, specialty hard and soft goods, restaurants, post offices, telecoms, and enterprises across the travel and hospitality industries. Composable architecture for rapid innovation Unified customer experience across channels Sophisticated AI for contextual personalization Customer engagement with meaningful offers Insights through unification of data and events Uninterrupted experiences with self-healing IT ops Legal and fiscal compliance support 01. TCS OmniStore™ Unified and Composable Commerce Offers a wide range of composable commerce capabilities that give you the flexibility to create your own commerce platform, your way, with the option to build and buy. 02. TCS OmniStore™ Personalization An AI-powered decision-making engine that drives loyalty and lifetime value by delivering delightful experiences to shoppers every time. 03. TCS OmniStore™ Marketing Hub An AI-powered unified hub that helps marketing, merchandising, and category teams to maximize promotions ROI by making offers irresistible for shoppers. increase in sales reduction in average checkout time decrease in customer churn increase in conversion increase in average order value decrease in associate labor hours Croma aces CX with TCS OmniStore™, unified commerce platform Unified commerce is the new default for omnichannel journeys European retailer transforms CX with TCS OmniStore™ TCS OmniStore™ wins Most Innovative Product at the 2023 CX Awards Gold for Composable Commerce Applications Most Innovative Product Omnichannel Technology of the Year Best AI-ML solution Theme Font size Line height

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# TCS OmniStore™ wins the Most Innovative Product at the 2023 CX Awards

----- Article source ----- <https://www.tcs.com/what-we-do/products-platforms/tcs-omnistore/awards/cx-awards-2023-tcs-omnistore> ----- Products and Platforms TCS OmniStore™: A Unified Commerce Platform for Frictionless CX Take the next step forward TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Related reading Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. You have these already downloaded We have sent you a copy of the report to your email again. TCS OmniStore, an AI-powered composable commerce platform, has been recognized as the 'Most Innovative Product' at the CX Awards 2023 for effectively using emerging technologies to improve customer experience in retail. The CX Awards is a global award event that celebrates customer experience technology innovation, including contact centre, CRM, artificial intelligence, and more. TCS OmniStore is recognized for its ability to drive unified, frictionless, and personalized customer experience across all touchpoints, regardless of where, how, or when customers engage with them. The judges loved TCS OmniStore's interactive technologies and how the platform is using them to create brand experiences that capture and engage customers across multiple channels. JUDGING COMMITTEE By unifying all channels and data and giving retailers a single view of customers, transactions, orders, and

inventory across channels, TCS OmniStore broadens the opportunity for selling and drives business growth with new capabilities, such as mixed baskets and the ability to quickly sell on new touchpoints. Additionally, retailers can extend these capabilities to enable future shopping experiences such as voice-based shopping and metaverse without having to rebuild the platform from scratch. TCS OmniStore harnesses AI for 1:1 intent- and context-based personalization across product, content, offers, fraud detection and prevention, workforce optimization, self-healing of IT issues, and adherence to compliance. With TCS OmniStore, modernizing commerce need not be a multi-year transformation project calling for major overhauls. The inherent composable commerce architecture of TCS OmniStore helps retailers construct their own commerce platform from a wide range of commerce capabilities such as checkout anywhere and multiple payment and fulfilment options. The ability to reuse existing investments, execute strategic build vs. buy decisions, and choose the best-of-breed partners minimizes disruptions to critical business processes and the IT landscape ensuring faster time to market. Retailers leveraging TCS OmniStore have realized 5-10% increase in sales, 50% faster checkout speeds, and 20-30% decrease in labor hours. TCS OmniStore is a part of the TCS Algo Retail™ suite that enables retailers to seamlessly integrate and orchestrate data across the retail value chain harnessing the power of analytics, AI, and machine learning to unlock exponential business value. TCS Algo Retail is our patented approach for transforming organizations into resilient, adaptable, nimble, and algorithmic enterprises. Unified commerce: The key to orchestrating modern customer journeys The seven dictums of a composable commerce strategy Enhancing checkout experiences with edge computing TCS OmniStore™ wins a Stevie® award at the 2021 IBAs Usher in the future of online shopping with live commerce Discover how TCS OmniStore creates seamless experiences for retailers and shoppers.

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## **TCS OmniStore™ bags gold at the 2023 Globee® Awards**

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President and Global Head, Consumer Business Group, TCS. He further added, "Every business is different; the composability of our commerce platform has enabled us to deliver unique value propositions to retailers globally. This award motivates us to continue pushing the boundaries of innovation in the world of unified commerce." TCS OmniStore is a part of the TCS Algo Retail™ suite that enables retailers to seamlessly integrate and orchestrate data across the retail value chain, harnessing the power of analytics, AI, and machine learning to unlock exponential business value. I am honored to congratulate the remarkable winners of the 2023 Globee® Awards for Information Technology. TCS' dedication, innovation, and impactful contributions have set new standards of excellence in the IT industry....Congratulations once again on this well-deserved recognition! SAN MADAN Unified commerce is the new default for omnichannel journeys TCS OmniStore™ wins Most Innovative Product Duluth Trading Company Transforms In-Store Checkout Make every customer journey memorable with unified commerce Discover how TCS OmniStore creates seamless experiences for retailers and shoppers. =====

## Enhancing checkout experience with edge computing

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bandwidth needs. Digital: Lack of digital capabilities limiting online-like rich, personalized shopping experience at stores. Data and processing must be closer to the edge to deliver seamless next-gen retail experiences. To overcome the above challenges and deliver on the customer expectations for performance, availability, capabilities, and flexibility, data and processing must be closer to the edge (stores). Leveraging edge computing as a complementing technology to cloud computing not only saves time and money, but also solves latency, bandwidth, autonomy or compliance issues (see Figure 1). With edge computing, the central cloud capabilities are extended to the edge by leveraging a central container-based orchestration platform that can seamlessly manage the edge nodes (network and storage equipment), and, thereby, software rollout/upgrades and associated configurations. Edge computing can handle applications and workloads for thousands of store locations by running computational power through nearby edge nodes rather than risking data transfer speed and bandwidth challenges by accessing all services and data directly from the cloud. With edge computing, the central cloud capabilities are extended to the edge gateway by leveraging a central container-based orchestration platform that can seamlessly manage the edge nodes (network and storage equipment). Retailers can realize scalable checkout service that can support multiple channels and deliver next-gen in-store experiences. By comparison, the cloud architecture lacks the central container-based orchestration and thus struggles with network latency, downtime, increased bandwidth needs, and digital incapacities. With edge computing, retailers can realize scalable checkout service that can support multiple channels and also deliver next-gen in-store experiences (see Figure 2) with key capabilities such as rich product content, visual search, voice assistants, contextual recommendations, fraud detection using computer vision, and cashier-less autonomous checkout. The five touchpoints in a next-gen digital retail shopping journey will help us understand the roadmap better.

**Location services:** A Gen-Z buyer walks into her favorite fashion store to check out the new T-shirt collection after she receives a notification. **Virtual try-on:** She uses her mobile app to navigate to the T-shirt section and digitally checks the fit with the virtual try-on feature. **Tailored promotions:** She adds the item to the cart and receives a promotional offer. **Personalized recommendations:** She completes the look with a pair of shoes. To find those shoes, she takes help from the app's voice assistant. **Product availability:** Unfortunately, her shoe size is unavailable. However, the app notifies her that the same shoe is available online. She adds that item to her cart, opts for home delivery, and completes the checkout. KubeEdge provides the scalability, flexibility, and security needed for edge computing in a cost-effective way. The topology and architecture of edge computing provides a framework for IoT and enterprise architectures to converge. This can further be extended to enable a high-performing, personalized digital checkout experience at stores with resiliency. Though there are a few edge solutions such as AWS Outposts and Snowcone (Amazon), and Azure Stack Edge and Azure Arc (Microsoft), these are all more focussed on the IoT edge architecture and require proprietary hardware and software platforms, resulting in high costs and vendor lock-in. KubeEdge, which is a scalable, flexible, and lightweight open-source technology that can support heterogeneous platforms is a good alternative to the proprietary high-cost solutions for edge computing. It can extend native container orchestration (Kubernetes) and device management to the

edge and provide core infrastructure support for networking, application deployment, and metadata synchronization between cloud and edge. When evaluating edge architecture options, retailers must consider several factors: Can the cloud capability be seamlessly extended to the edge? Does it enable centralized app distribution and management? Is the edge architecture scalable to thousands of store locations? Can services be deployed, upgraded, and rolled back seamlessly? Does it have built-in monitoring and self-healing capabilities? Does it require proprietary hardware or software? Can existing store hardware (virtual machines or the physical ones) be attached to the edge cluster to act as the edge gateway? Kubernetes can be used to deploy, manage, and monitor cloud services without any specialized, proprietary hardware or software, ensuring a digitally enhanced checkout capability at the stores at minimal or no additional cost. In a typical microservices and cloud architecture, a container orchestration platform such as Kubernetes (K8s) is used to centrally deploy, manage, and monitor the services as containerized apps. The steps below show how the container orchestration capability (Kubernetes) can be extended to the edge using a lightweight, open-source technology such as KubeEdge. The checkout and digital services from the cloud can be deployed, managed, and monitored seamlessly at the stores without any specialized, proprietary hardware or software, ensuring a highly performant, always available and digitally enhanced checkout capability at the stores at minimal or no additional cost.

1. Setting up central container management platform (Kubernetes): This can either be cloud managed (for example: AWS EKS, Azure AKS, or Google GKE) or an on-premise Kubernetes cluster. Deploy the required checkout services in the central Kubernetes cluster.
2. Extending the central Kubernetes cluster to stores (edge) using KubeEdge: This involves two parts—the cloud component and an edge counterpart (called cloud and edge core). Both the KubeEdge cloud and edge components can be installed using an installer called Keadm. KubeEdge is a lightweight framework which requires minimal hardware footprint; for the cloud component, it is 2 core and 4 GB RAM, and for the edge core, it is only 0.5 core and 100 MB RAM. With keadm, KubeEdge cloud and edge core can be installed with simple commands. Once KubeEdge is installed (both the cloud and edge components), retailers can replicate the checkout services from the cloud to the stores (edge) seamlessly, making them highly performant and available. A container orchestration platform such as Kubernetes (K8s) is used to centrally deploy, manage, and monitor services as containerized apps. This Kubernetes can be extended to the edge using a lightweight, open-source technology such as KubeEdge. Once KubeEdge is installed (both the cloud and edge components) in the checkout services edge framework, retailers can replicate the checkout services from the cloud to the stores (edge) seamlessly, making them highly performant and available. Open-source frameworks such as Kubernetes and KubeEdge allow retailers to realize the edge architecture in a cost-effective, vendor-neutral manner, allowing a seamless extension of cloud capabilities to the stores.
3. Offline mode (in-store resilience): The edge nodes and the deployed checkout services can run offline. They are available even when there is no connectivity to the cloud, fulfilling the key resiliency requirement for an uninterrupted and personalized checkout experience.
4. Monitoring and self-healing: The entire edge infrastructure, including the edge nodes (virtual machines or the

physical ones) can be monitored and managed through a centralized Kubernetes dashboard. This not only improves the end-to-end monitoring of the checkout services across the retail estate but also facilitates self-healing of the services, ensuring that the checkout services are able to recover from any failures or crash and, hence, are always available. Edge computing helps retailers to realize scalable checkout services that can support multiple channels and also deliver next-gen in-store experiences. Delivering seamless next-gen retail experiences will be about bringing processing and data closer to the edge and also harnessing the power of analytics to be responsive, agile, and customercentric. Edge computing gives a high level of redundancy to process all transactions at the store itself, enabling a highly available and performant checkout experience at the stores. Open-source frameworks such as Kubernetes and KubeEdge allow retailers to realize the edge architecture in a cost-effective, vendor-neutral manner, allowing a seamless extension of cloud capabilities to the stores. Designing a 360-degree ESG Dashboard for Banks' Lending Portfolios Transitioning from T+2 to T+1 Settlement Cycle in UK and EU Markets The Quartz Hub: Explore the Power of our Collaborative Efforts Transforming Payments with Cloud-based, Microservices Architecture Theme Font size Line height

## The seven dictums of a future commerce strategy

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----- Products and platforms TCS OmniStore™: A Unified Commerce Platform for Frictionless CX Highlights In this article Modernization of commerce Enabling omnichannel retail by default The Seven Dictums of a Composable Commerce Strategy The road ahead About the author Related reading Modernize commerce for tomorrow Find out more TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Bind associated data with APIs to create a single source of truth De-duplicate commerce platforms to design unified commerce capability Adopt composable commerce for rapid and modularized innovation Create a continuum of mission-based journeys Introduce intelligence at every stage of the commerce journey for unique experiences Define new metrics aligned with unified strategies Build new operating models to forge new business models Srjana Balraj Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation

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8 MINS READ Srjana Balraj Global Head, TCS OmniStore™ You have these already downloaded We have sent you a copy of the report to your email again. The rise of newer channels, subscriptions and rentals, and emerging payment types are driving the need for commerce modernization. Unified commerce has been and continues to be the holy grail for most retailers. The recent pandemic propelled complacent retailers to innovate. Several multi-year transformations and innovations like curbside pickup, scan and pay, and appointment-based shopping were introduced in record time. However, e-commerce sites were choked beyond capacity, with prolonged wait times for entering online sites and obtaining delivery slots. Modernization of commerce has emerged as a fundamental need for the future of retailing. The rise of newer channels, subscriptions and rentals, and emerging payment types like cryptocurrency is also making it vital for commerce to be versatile and lend itself to new business models. This paper discusses the seven dictums that retailers should adopt for getting their composable strategy right. 70-80% duplication of commerce elements across online and offline make the application landscape complex and expensive to maintain. The biggest challenge that retailers face in providing a seamless omnichannel experience is the existence of disparate checkout systems for offline and online channels—point of sale (POS) and e-commerce. It calls for complex point-to-point integrations between these systems, making the application landscape complex and expensive to maintain. The core of most checkout platforms is built on common domains such as product, cart, payment, pricing, promotion, tax, receipt, and returns, resulting in 70-80% duplication of features or capabilities. Retailers must find a way to de-duplicate commerce platforms to enable omnichannel by default (see Figure 1). A composable commerce blueprint has unified data across channels that includes single master data and correlational products and offers. The perfect capability mixes include de-duplicate vs differentiate and build vs buy vs reuse. There are mission-based customer journeys that are comprised of map intent, needs, contexts, and impulses across channels. Intelligent and autonomous include intent-based personalization and predictive and prescriptive operations. These strategies help retailers find a way to de-duplicate commerce platforms to enable omnichannel by default. Modernization of commerce has emerged as the fundamental need for future of retailing. Here are the top seven strategies that retailers must

adopt to get their composable commerce strategy right. Seven strategies that retailers must adopt to get their composable commerce strategy right are, binding associated data with APIs, de-duplicating commerce platforms by having domain-driven capabilities, adopting composable commerce to solve the dilemma of retailers and enabling them with a new hybrid transformation. Creating a continuum of mission-based journeys and introducing intelligence like algorithmic interventions at every stage in the commerce journey assists in overcoming emerging complexities and making shopping easy. New metrics aligned with unified strategies for customer engagement can also be defined, as well as building new operating models based on cross-industry influences.

01. Bind associated data with APIs to create a single source of truth The reference data used by commerce platforms is scattered across retail enterprise systems—master data management, product information management, content management, and multiple third-party data sources. Today, creating a single source of truth does not necessarily mean merging all the data sources into one humongous database. Data APIs are enabling the super convergence of data. They can unify traditional reference data with AI-enriched data, providing contextual, relevant, and personalized information for various scenarios. For example, apart from storing core and rich product attributes, product APIs can also combine them with external data such as product reviews, ratings, seller ratings, and even sustainability scores to fetch the right product for the right user.

02. De-duplicate commerce platforms to design unified commerce capability The lack of industry-approved common standards for data models or schemas makes it challenging to augment monolithic applications of yesteryears with channel context and attributes. By breaking them into domain-driven capabilities, enterprises can shift to a microservices and API-based architecture allowing greater interoperability with other enterprise APIs (see Figure 2). These APIs can also be individually upgraded to cater to future business needs. For instance, the Apply Pricing API may be designed to cater to B2C to begin with and can be further evolved with additional aspects of B2B pricing or marketplace. This is composable commerce in its truest sense; it enables an incremental approach to transformation rather than replacing legacy commerce applications in their entirety. A key aspect is to cater to offline channels as well as newer business models, which is often overlooked by most vendors and enterprises. Figure 2: Democratization of commerce capabilities

03. Adopt composable commerce for rapid and modularized innovation Breaking away from a monolith to a microservices architecture is the right approach. However, it is an arduous and time-consuming activity, making the question of build versus buy more relevant than ever before. Gartner advises application leaders in organizations to prepare for a composable approach using packaged business capabilities to future proof their digital experience. Composable commerce offers the flexibility to buy only what enterprises need and build what they can on their own, with the added flexibility of interchanging their approach as they go along the journey. It is also very relevant given the proliferation of new retail models, payment currencies, and methods. Composable commerce also frees businesses from the dreaded vendor lock-in scenario, enabling them to replace and substitute capabilities of one vendor with another, without impacting other components in their enterprise.

04. Create a continuum of mission-based journeys Owing to the fast evolution of customer journeys, achieving seamless experiences across

touchpoints continues to be a huge challenge for retailers. The ability to cater to evolving touchpoints quickly is a key competitive differentiator. It is imperative that the underlying commerce and fulfillment capabilities be designed as open, granular, flexible, and scalable capability APIs that can be assembled to create a mix of customer journeys. And new capabilities can be introduced incrementally to the API library for any new business model (see Figure 3).

Figure 3: Orchestrating customer journeys with a composable commerce platform

05. Introduce intelligence at every stage of the commerce journey for unique experiences

Algorithmic interventions in shopping journeys are crucial to tide over emerging complexities and provide a seamless shopping experience. In spite of ginormous data available, retailers are still far from providing the best shopping experience to their customers, be it online or in stores. Intelligent algorithms are adept at connecting the dots when employed appropriately and retailers should not shy away from introducing artificial intelligence (AI)/machine learning (ML) technologies in their landscape. Another foundational element for this is to unify data at the transactional level. When in-store transactions and online purchases are stored in different repositories, it is tedious to tie them together to understand omnichannel opportunities. Unified transactions will contain all the elements of a customer's interaction such as the items that are part of the purchase or return; fulfillment method and associated details; customer details, tax information, payments, channel and location information; as well as the proof of purchase details. This becomes an invaluable asset not just from the perspective of managing internal financials and easing business operations but also allows retailers to run powerful algorithms to obtain valuable insights on shopper behavior and contextualize future experience.

06. Define new metrics aligned with unified strategies

As online and offline channels sync and customer journeys become non-linear, many questions arise to understand the impact of one channel on the other. For example: Though there are new omnichannel KPIs, the metrics are not fine-tuned to the future ways of shopping and channel interactions, and offer little help in crafting future strategies for customer engagement. There are many more scenarios that require retailers to understand the impact of one channel on the other:

07. Build new operating models to forge new business models

With the goals and vision of each channel being different, defining channel strategies in silos pose a huge risk. Omnichannel teams interweaving business and IT goals are very crucial for a successful transformation to unified commerce. Many tier 1 retailers are reorganizing their teams to achieve the unified vision and new roles, such as API Manager are constantly emerging. This is a key role to govern APIs across the enterprise and ensure that all APIs adhere to standards and security protocols. And the domain teams must own capabilities catering to the requirements of all channels and be ready to shift to new business models quickly. Several new business models are emerging that are appealing to both customers and organizations. For example, subscription models and rentals. Panera bread has quoted that they want to be the Netflix for coffee with the \$8.99 subscription-based coffee offer. Just as Uberification has come to denote on-demand services, for products it could become Netflixification soon. Cryptocurrency is another technology that is expected to see wide adoption. This completely decentralized, cross-border medium of exchange is likely to replace traditional tokens and settlements. Cross industry influences will play a significant role in shaping up commerce

in the coming years. It is vital for commerce to be versatile and lend itself to any new business models. Continuous commerce transformation will help organizations be ready for now and the future. Very often transformation is misunderstood as completely shelving out older systems and replacing them with modern commerce platforms, involving multi-year commitments manned by massive teams. While this was perhaps true decades ago, new technologies like microservices, API, cloud, AI/ML, IoT, edge computing, and blockchain have made it possible for enterprises to realize their vision on a continuous, incremental basis, while calibrating to the advancements in their transaction journey. As we move towards a circular economy, the collective goal will be about becoming purpose-led and sustainable. Designing a 360-degree ESG Dashboard for Banks' Lending Portfolios Transitioning from T+2 to T+1 Settlement Cycle in UK and EU Markets The Quartz Hub: Explore the Power of our Collaborative Efforts Transforming Payments with Cloud-based, Microservices Architecture Theme Font size Line height =====

## Drive phygital experiences with live commerce

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You have these already downloaded We have sent you a copy of the report to your email again. Retailers are under pressure to make online shopping as social and fun as in-store experience. Although online commerce has grown exponentially, studies show that without human assistance, customers are more likely to abandon shopping carts and walk away. This is because customers expect personal, intimate, and human interactions during online shopping. Further, with lockdowns and social distancing, consumers are looking for new ways to discover products, adding to the pressure on retailers to make online shopping as social and fun as in-store experience. Many retailers—from Walmart to Kohl's—are experimenting with 'live commerce' to address this challenge. Retailers are also enthused by the growth prospects of live commerce. It is estimated that by 2026, live commerce could account for 10-20% of all e-commerce sales. The growth will be aided by the evolving AR/VR technology. The Gladly's Customer Expectations Report, 2020, observed that 79% of customers preferred personalized services over personalized marketing. 87% of customers expected agent-led conversations to move seamlessly between channels. 84% went out of their way to spend more money when it came to the brands they loved. Live commerce combines streaming videos and shoppable services, thus offering shoppers the freedom to shop from anywhere while still experiencing the joy of visiting a physical store. It draws shoppers closer to products by mimicking the store experience. Some common live commerce formats are:

- As live commerce combines shopping and entertainment (shoptainment), the experience is entertaining and educative, increasing conversion rate and average order value. According to Forbes, livestreams accounted for \$6 billion in sales for Taobao in its 2020 annual global shopping festival, or twice the amount of the previous year. Though Kohl's was an early adopter of live streaming in 2015 (the LC Lauren Conrad Runway show during the New York Fashion Week) and Amazon launched Amazon Live in 2019, US and European markets were slow in adopting live commerce. However, post pandemic, live streaming is gaining traction in western countries; in the US alone, it is expected to hit \$25 billion by 2023. A leading automobile company, for example, piloted live commerce during the pandemic to provide in-store experience by offering customers a 360-degree, real world-like view of cars using multiple cameras. Similarly, a European grocery retailer ran a pilot to allow customers in store to connect to a remote agent to have conversations around products like selecting a wine for an occasion. Walmart teamed up with TikTok to host a one-hour shoppable event, and Macy's and Nordstrom kicked off livestream shopping across a variety of categories, including beauty, home, and apparel. Solutions such as live video shopping can enable shoppers to schedule an appointment and connect to an associate in a nearby store for a face-to-face conversation, creating a genuine interaction between the



shopper and the associate. With clienteling skills, store associates can build one-to-one relationship with customers at scale, increasing customer loyalty. Some retailers have created a virtual lobby to provide customer inputs on what they are looking for before connecting them to an associate or keep them engaged with canned videos to explore. While customers shop live, associates can help them visualize the products in 3D/AR, increasing the conversion rate. Live commerce could account for 10-20% of all e-commerce sales by 2026. The benefits of live commerce are immense: Given the enormous opportunities and benefits that live commerce offers, retailers should ensure technology readiness for delivering superlative customer experience. The following table provides an assessment framework for retailers to benchmark technology readiness and improve their maturity level: A table providing an assessment framework for retailers to benchmark technology readiness and improve their maturity level. The experimental maturity level is described as hosting occasional streams and deploying existing resources part-time. Their key solution is live commerce as a social media platform, unintegrated with enterprise systems. The integrated maturity level is scheduling live events for varied products and demographics, having full-time resources, and partnering with influencers to increase traffic and conversions. Their key solution is having live commerce integrated with enterprise systems and CRM for lead tracking. The unified maturity level is broadcasting frequent live streams across various channels, AR/VR introductions, and using real-time insights for targeted and personalized messaging. The key solution they use is live commerce supported by a unified commerce platform driving hyper-personalization, along with ML, real-time analytics, universal cart, and integrated checkout and payment. Live commerce should allow customers to start and end their buying journey online—straight to purchase after the live video—without exiting the experience. Live conferencing tools can be integrated into e-commerce websites and a separate tab can be provided for video calls on every product page for shoppers to get in touch with store associates and shop from home. Store associates can also demonstrate products and update customers of any in-store promotions to drive store footfall. For a seamless live commerce: Live commerce can drive phygital experiences, making shopping exciting and immersive. The pandemic has accelerated retailers' shift to digital to solve the challenges caused by changing consumer preferences. With customers today open to newer and alternative ways of in-store shopping, live commerce can help seamlessly bridge the physical-digital divide. Retailers across the world have proven that live commerce, if done right, can lead to a scalable hybrid revenue stream. Delivering Personalized Digital Experiences with Zero Party Data The Role of Passkeys in the Pharmacy Retail Sector A Holistic Space and Range Planning for Enhanced HFSS Compliance Establishing pricing leadership with AI-powered price optimization Ready to step into the future of retail? Theme

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# TCS OmniStore™ Marketing Hub

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Product and Platform TCS OmniStore™: A Unified Commerce Platform for Frictionless CX MAXIMIZING PROMOTIONS' ROI Features Highlights In Focus Create offers that are hard to resist TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. SALES ORDER VALUE CHURN Report White paper Press Release Award Recognition Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Make every offer irresistible for shoppers You have these already downloaded We have sent you a copy of the report to your email again. Targeted and personalized promotions are key for enhancing retention, loyalty, and sales. However, due to inadequate insights, manual spreadsheet-based processes, and disparate promotion engines for each channel, retailers lack the flexibility to track purchase behaviors and drive personalized promotions. This often ends up in low redemption rates and high customer churn. TCS OmniStore™ Marketing Hub is an AI-powered unified hub that helps marketing, merchandising, and category teams to seamlessly plan and execute both mass and personalized promotions across channels to drive customer loyalty and maximize promotion ROI. It empowers your business teams with the insights to create, manage, execute, and deliver unified and personalized offers across omnichannel touchpoints. Equipped with analytics on sales uplift projections and segment-specific offer recommendations, the platform enables business teams to negotiate better with suppliers and optimize their promotion depth to secure

promotional funding and boost profitability. The composable, experience-first design of the platform allows it to coexist with existing systems, enabling seamless real-time execution and redemption across channels. A female is holding her mobile and sipping black coffee in a glass mug which is placed closed to her hands. The mobile displays a personalized promotional offer which she is about to avail and checkout. TCS OmniStore™ Marketing Hub is an AI-powered unified hub that helps marketing, merchandising, and category teams to seamlessly plan and execute both mass and personalized promotions across channels to drive customer loyalty and maximize promotion ROI. Composable architecture for rapid innovation End-to-end promotions management Unified offers engine for all channels Sophisticated AI for targeted promotions Support for mass and personalized promotions Comprehensive tracking of promotional performance Intelligent analytics and insights increase in sales uplift in average order value (AOV) reduction in customer churn Unified commerce is the new default for omnichannel journeys Make every customer journey memorable with unified commerce Duluth Trading Company transforms in-store checkout experiences with TCS OmniStore™ TCS OmniStore™ wins the Most Innovative Product at the 2023 CX Awards Gold for Composable Commerce Applications Most Innovative Product Omnichannel Technology of the Year Best AI-ML solution Theme Font size Line height

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## TCS OmniStore™ Personalization

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we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Delightful experiences for every shopper, every time You have these already downloaded We have sent you a copy of the report to your email again. Decoding customer context and intent is the key to hyper-personalization. Despite investments in personalization by retailers, customers still feel the experience between channels is disconnected. TCS OmniStore™ Personalization is an AI-powered decisioning engine that drives loyalty and lifetime value by balancing the in-the-moment intent of shoppers with a holistic omnichannel view of their long-term preferences in real time. It helps deliver contextual recommendations of products, offers, and content to both known and anonymous shoppers. You can avoid customer fatigue due to over-targeting through a goal-based, intelligent, connected interface that brings all your business teams together to optimize strategies to meet common business goals such as increasing sales and improving customer engagement. A woman wearing a yellow sweatshirt and blue denim looks at her laptop screen and smiles. She is holding a credit card in her left hand, while her right hand is on the laptop keyboard. Seems like she's about to go through the checkout experience. TCS OmniStore™ Personalization is an AI-powered decisioning engine that drives loyalty and lifetime value by balancing the in-the-moment intent of shoppers with a holistic omnichannel view of their long-term preferences in real-time. Composable architecture for rapid innovation Intent-based, next-best-action recommendations In-session personalization for anonymous shoppers Connected interface for strategy optimization Algorithmic container built with explainability Single-service design for easy integration uplift in conversion reduction in cart abandonment and page exits reduction in marketing expenditure reduction in customer churn Unified commerce is the new default for omnichannel journeys Make every customer journey memorable with unified commerce Personalization 2.0: Real-time, contextual, and intent-driven TCS OmniStore™ wins the Most Innovative Product at the 2023 CX Awards Gold for Composable Commerce Applications Most Innovative Product Omnichannel Technology of the Year Best AI-ML solution Theme Font size Line height =====

## **TCS OmniStore™ Unified and Composable Commerce**

----- Article source ----- <https://www.tcs.com/what-we-do/products-platforms/tcs-omnistore/solution/omnistore-unified-composable-commerce-platform>  
----- Product and Platform TCS OmniStore™: A Unified Commerce Platform for Frictionless CX Delivering modern unified shopping experiences

Features Highlights In Focus Modernize commerce for tomorrow TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. sales CHECKOUT conversion order value Report Press Release Award Article Recognition Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Your commerce platform, your way You have these already downloaded We have sent you a copy of the report to your email again. As touchpoints evolve, retailers must make shopping seamless while delivering differentiating experiences with a data-led approach. This is possible with an AI-powered, composable commerce platform—one that helps you deliver modern, unified shopping experiences and is fluid to change. Our market research on the state of unified commerce revealed that 37% of retailers want a composable, best-of-breed ecosystem strategy, validating our belief in the need to be future-ready. TCS OmniStore™ Unified and Composable Commerce platform allows you to build your own commerce platform for any channel by choosing the right components from a wide range of commerce capabilities such as checkout anywhere, flexible fulfillment, and multiple payment options. Built on the MACH (Microservices based, API-first, Cloud-native SaaS and Headless) architecture, it allows you to reuse existing investments, choose to build or buy, and design your tech stack with the best-of-breed partners. There is minimum disruption to critical business processes and the IT landscape, enabling faster time to market and innovation. Composable architecture for rapid innovation Buy anywhere, fulfill anywhere, return anywhere Flexible checkout and payment Superior in-store experience with edge computing Clienteling with assisted personalization Legal and fiscal compliance support increase in sales reduction in average checkout time increase in conversion increase in

average order value (AOV) Unified commerce is the new default for omnichannel journeys Duluth Trading Company transforms in-store checkout experiences with TCS OmniStore™ TCS OmniStore™ wins Most Innovative Product at the 2023 CX Awards Make every customer journey memorable with unified commerce Gold for Composable Commerce Applications Most Innovative Product Omnichannel Technology of the Year Best AI-ML solution Theme Font size Line height

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## The foundation for future commerce

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Product and Platform TCS OmniStore™ : A Unified Commerce Platform for Frictionless CX Driving growth and loyalty with unified retail experiences Highlights Features Our Solutions In Focus Modernize commerce for tomorrow TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. sales CHECKOUT customer churn conversion order value labor hours TCS OmniStore™ Unified and Composable Commerce TCS OmniStore™ Personalization TCS OmniStore™ Marketing Hub Report Press Release Award Article Recognition Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Unified. Ubiquitous. Intelligent. You have these already downloaded We have

sent you a copy of the report to your email again. The next wave of commerce modernization goes beyond checkout innovation. It's about driving customer loyalty, empowering teams with the right tools, and always being ready for future retail. TCS OmniStore™ is an AI-powered, unified composable commerce platform that helps retailers drive a frictionless, and personalized customer experience across all touchpoints. It helps you power modern commerce experiences with a range of capabilities such as click-and-collect, scan and go, save the cart, and self-checkout, along with dynamic promotion management and clienteling. Built on a headless microservices architecture, TCS OmniStore allows you to take an incremental approach to transformation with the flexibility to reuse existing investments, execute strategic build vs. buy decisions, and build a technology stack with a best-of-breed ecosystem partner. Our platform goes beyond cart and check out with support for multiple payment types and new business models such as B2B, D2C, and marketplaces. TCS OmniStore serves diverse lines of business—general merchandise, discount retailers, specialty hard and soft goods, restaurants, post offices, telecoms, and enterprises across the travel and hospitality industries. A female customer dressed up in a yellow full-sleeve sweatshirt, black jeans, and black runners, checking out clothes in a retail fashion store while the sales associate helps her choose clothes that fit her overall personality and dressing sense. TCS OmniStore™ gives you powerful modern commerce experiences with a range of capabilities such as click-and-collect, scan-and-go, save the cart, and self-checkout, along with dynamic promotion management and clienteling.

increase in sales reduction in average checkout time decrease in customer churn increase in conversion increase in average order value decrease in associate labor hours Composable architecture for rapid innovation Unified customer experience across channels Sophisticated AI for contextual personalization Customer engagement with meaningful offers Insights through unification of data and events Uninterrupted experiences with self-healing IT ops Legal and fiscal compliance support

01. TCS OmniStore™ Unified and Composable Commerce Offers a wide range of composable commerce capabilities that gives you the flexibility to create your own commerce platform, your way, with the option to build and buy.

02. TCS OmniStore™ Personalization An AI-powered decision-making engine that drives loyalty and lifetime value by delivering delightful experiences to shoppers every time.

03. TCS OmniStore™ Marketing Hub An AI-powered unified hub that helps marketing, merchandising, and category teams to maximize promotions ROI by making offers irresistible for shoppers. Unified commerce is the new default for omnichannel journeys

Duluth Trading Company transforms in-store checkout experiences with TCS OmniStore™

TCS OmniStore™ wins Most Innovative Product at the 2023 CX Awards

Make every customer journey memorable with unified commerce

Globee award for OmniStore™ solution. CX award for OmniStore™ solution. Retail systems award for OmniStore™ solution. Stevie award for OmniStore™ solution.

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# Taking ERP to the skies

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observability in a single pane of glass SAP landscape security: Enhanced security, availability, compliance, and performance TCS Enterprise Manager An intelligent, AI-enabled, comprehensive enterprise IT operations platform for efficiently managing IT infrastructure, applications, services, security, and compliance. It encompasses comprehensive Application Performance Management, IT Infrastructure Management, IT Service Management and more. Uptime Landscape optimization and reduction in infrastructure footprint Reduction in total TCO Cloud cost savings Reduction in migration efforts Active users Million sales orders/year Hosting regions TCS understood our desired end-state and articulated a comprehensive roadmap based on their leadership in Azure cloud services, end-to-end SAP capabilities, and IT security. VERA INGALLATI Theme Font size Line height Connect with us to discover how TCS ERP on Cloud can help with your SAP migration and modernization journey. =====

## **Panasonic transforms indirect procurement with TCS ERP on Cloud**

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you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. You have these already downloaded We have sent you a copy of the report to your email again. Enhancing visibility and compliance across diverse systems for indirect procurement Panasonic's global operations across 100+ sales and manufacturing sites in multiple countries led to localized processes for indirect procurement. Lack of standardization caused various challenges — including disparate process, inadequate compliance, and limited visibility. The absence of a global platform for indirect procurement resulted in value leakage due to non-contract buying, poor user experience with longer purchase cycles, and lack of spend insights for stakeholders. To drive greater business value and enrich user experience, Panasonic decided to digitize its global indirect procurement. Panasonic unifies global indirect procurement with TCS' ERP on Cloud, ensuring rapid roll-out Panasonic's goal for the transformation program included standardizing indirect procurement processes and enhancing compliance across geographies. Panasonic partnered with TCS, leveraging our ERP on Cloud platform, for rapid roll-out across regions, involving stakeholders, users, and suppliers from diverse cultural and linguistic backgrounds. TCS employed its agile factory-based global rollout model with a predefined procurement framework in order to rapidly streamline localized procurement processes into a unified template. Adoption of catalog-based procurement, including direct access to supplier catalogs through the punch-out feature enriched user experience, while a dedicated supplier portal helped with deeper collaboration. A global platform for indirect procurement helped Panasonic achieve a single view over spend across categories and geographies with enhanced compliance. Panasonic unified its global indirect procurement with greater compliance, to drive growth Panasonic's global indirect procurement, powered by TCS' ERP on Cloud, helped Panasonic realize greater business value with enriched user experience and superior visibility. Digitized procurement led to business agility, greater compliance and deeper supplier collaboration. reduction in new site roll-out time online supplier collaboration digitized PO approvals We transformed our global indirect procurement with TCS' ERP on Cloud. TAKUYA NAGATA TCS ERP on Cloud automates F&A processes for Scandinavian Airlines Cloud-based human capital management for Mother Dairy Arysta enables global procurement insights with TCS ERP on Cloud IFFCO's business process transformation with SAP S/4HANA Let's partner to digitally empower your organization. Theme Font size Line height

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# Panasonic transforms indirect procurement with TCS ERP on Cloud

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absence of a global platform for indirect procurement resulted in value leakage due to non-contract buying, poor user experience with longer purchase cycles, and lack of spend insights for stakeholders. To drive greater business value and enrich user experience, Panasonic decided to digitize its global indirect procurement. Panasonic unifies global indirect procurement, ensuring rapid roll-out Panasonic's goal for the transformation program included standardizing indirect procurement processes and enhancing compliance across geographies. Panasonic partnered with TCS, leveraging our ERP on Cloud platform, for rapid roll-out across regions, involving stakeholders, users, and suppliers from diverse cultural and linguistic backgrounds. TCS employed its agile factory-based global rollout model with a predefined procurement framework in order to rapidly streamline localized procurement processes into a unified template. Adoption of catalog-based procurement, including direct access to supplier catalogs through the punch-out feature enriched user experience, while a dedicated supplier portal helped with deeper collaboration. A global platform for indirect procurement helped Panasonic achieve a single view over spend across categories and geographies with enhanced compliance. Panasonic enables greater compliance to drive growth Panasonic's global indirect procurement, powered by TCS' ERP on Cloud, helped Panasonic realize greater business value with enriched user experience and superior visibility. Digitized procurement led to business agility, greater compliance and deeper supplier collaboration. We transformed our global indirect procurement with TCS' ERP on Cloud. Takuya Nagata Reduction in new site roll-out time Online supplier collaboration Digitized PO approvals UK's Cardiff Council sees HR transformation Mother Dairy simplifies HCM and HR analytics on the cloud Arysta enables global procurement insights Accelerating data migration to AWS cloud Let's partner to digitally empower your organization. Theme Font size Line height

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## **TCS enables one IFFCO vision**

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futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. You have these already downloaded We have sent you a copy of the report to your email again. Legacy ERP with disparate processes prevented IFFCO from operating at full potential. A multi-food products group based in the UAE, IFFCO had been using legacy ERP with disparate processes across 32 offices and 30 manufacturing facilities in 10 countries. This restricted stakeholders and business users from getting an integrated, transparent view across the enterprise. Users could not access real-time data for deeper business insights and business-critical decisions. IFFCO needed a futuristic and scalable platform as a single source of truth. This would support automation, process simplification, standardization, digitization and analytics, helping the company stay relevant in the industry. IFFCO partnered with TCS for their process harmonization journey with SAP S/4HANA on AWS Cloud. The program objective is to achieve the goal of unified global business processes. To standardize processes across the enterprise, TCS proposed SAP S/4HANA greenfield implementation on AWS cloud. TCS' proprietary Transformation Delivery Methodology (TDM) and advisory services were deployed across the company's business segments. TCS built a global template for IFFCO's business processes, incorporating industry best practices to eliminate complexities during multi-country rollouts and ensure faster time-to-market. The cloud-based SAP infrastructure setup removed silos in operation, automated and integrated processes across the value chain. Enabling integration of real-time commodity trade operations, TCS helped IFFCO introduce transparency for better operational planning. Fiori applications boosted user experience, offering smarter ways of working. TCS' innovative solution for product costing allowed IFFCO to meet the requirements of its Back-to-Back Business scenario. Throughout the transformation journey, TCS assisted IFFCO with organization change management and quality assurance. Working together in a hub-and-spoke model, TCS and IFFCO ensured successful engagement. Pilot implementation was performed in two countries, one in middle east and one in APAC region. At present, rollout is in progress in two countries. Higher organizational productivity with greenfield implementation of SAP S/4HANA With harmonized and simplified business processes across IFFCO entities, the company was able to embrace

the vision of one common IFFCO. Improved decision-making with KPI measurements and actionable data insights helped the company achieve business growth with greater business agility. Benefits envisaged include: TCS built a global template for IFFCO's business processes, incorporating industry best practices to eliminate complexities during multi-country rollouts and ensure faster time-to-market. The cloud-based SAP infrastructure setup removed silos in operation, automated and integrated processes across the value chain. Enabling integration of real-time commodity trade operations, TCS helped IFFCO introduce transparency for better operational planning. Fiori applications boosted user experience, offering smarter ways of working. TCS' innovative solution for product costing allowed IFFCO to meet the requirements of its Back-to-Back Business scenario. Throughout the transformation journey, TCS assisted IFFCO with organization change management and quality assurance. Working together in a hub-and-spoke model, TCS and IFFCO ensured successful engagement. Pilot implementation was performed in two countries, one in middle east and one in APAC region. At present 2 country rollouts are in progress. Digitized procurement approval cycle System driven and error-free capex budget controls End-to-end visibility and tracking of landed cost Real-time inventory status to improve customer service and order fulfillment Mother Dairy simplifies HCM analytics on the cloud Panasonic transforms global indirect procurement Scandinavian Airlines automates finance accounting processes Arysta enables global procurement insights Let's partner to digitally empower your organization. Theme Font size Line height =====

## **Arysta Enables Global Procurement Insights with TCS' Platform**

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procurement helps Arysta enhance business value through agility  
Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Intelligent automation aggregates and harmonizes data, provides agile, actionable insights You have these already downloaded We have sent you a copy of the report to your email again. Our Center of Excellence for Accessibility works on IT solutions for differently-abled individuals, aiding their integration into the workforce. TCS also runs multiple initiatives to help employees grow in their careers, such as CareerHub, a platform that provides them with mentoring services. We also run Inspire, a specialized program that provides fast-track career progression to high-potential employees. Periodic leadership reviews help us maintain a healthy succession pipeline. Arysta LifeScience needed timely availability of procurement insights based on reliable data, for the business users. They engaged TCS to deploy an agile, cloud-based analytics solution to standardize, automate and simplify data harmonization. The data warehousing and business intelligence solution deployed intelligent automation, presented outliers and exceptions promptly for resolution by the business users, while turning data into insights. A simplified self-service approach at all stages helped eliminate dependencies and ensured an end-to-end agile process for generating timely and reliable insights based on a consolidated view of global procurement. Interactive dashboards including what-if analysis allowed business users to evaluate various planning scenarios in the real time. TCS’ agile and intelligent solution provided strategic, tactical and operational insights, engaging business users from across functions and groups. Users were able to identify spend pattern across geographies, analyze efficiency of procurement operations, track vendor performance, and spot saving opportunities. “TCS’ analytics platform has enabled global view of procurement, ensuring insights with agility” TCS’ integrated platform has exponentially reduced the analysis cycle time and effort for Arysta, while ensuring relevant, up to date and accurate information. Unified global view has offered opportunities to enhance business value through rigorous planning and greater assurance for the consumers. data accuracy reporting TAT Pave Way for Application Modernization with Automated Documentation ERP on Cloud Platform: Transforming Global Indirect Procurement IFFCO’s business process

transformation with SAP S/4HANA Indirect Procurement Solutions  
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# Mother Dairy Simplifies HCM and HR Analytics on the Cloud

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redundancy. As a part of simplification, they needed to standardize HR processes across functions. Mother Dairy envisaged a single repository for employee information in order to rationalize multiple data sources. To automate and streamline its HR processes including payroll, time & attendance, workforce administration, performance management, HR analytics, and claims and PF trust management, Mother Dairy partnered with TCS, leveraging TCS' SAP HCM Platform, by standardizing and integrating HR functions across all locations. The cloud-based solution eliminated redundant manual effort with self-service and automation, while improving visibility of HR processes through management reporting and HR analytics. With the platform encompassing full payroll processing, management of all employee lifecycle events, and helpdesk support with committed service levels, Mother Dairy secured greater service delivery performance. While ensuring effective decision making with improved insights into organization-wide data, the platform also reinforced Mother Dairy's consolidation and growth plans. Mother Dairy transformed HR functions from semi-automated processes to a completely web-enabled solution using TCS' SAP HCM Platform. TCS' SAP HCM Platform effectively streamlines workforce related processes and helps automate HR tasks while providing real-time insights. TCS' SAP HCM platform has helped Mother Dairy ensure real-time HR insights through end-to-end process visibility and analytics. With agile operations, the company can now offer unmatched performance with comprehensive services and committed service levels reduction in payroll TAT reduction in employee queries Real time attendance & leave records visibility Pave Way for Application Modernization with Automated Documentation ERP on Cloud Platform: Transforming Global Indirect Procurement IFFCO's business process transformation with SAP S/4HANA Indirect Procurement Solutions Transform Panasonic Corporation Let's partner to digitally empower your organization. Theme Font size Line height

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## Scandinavian Airline Gains 30-40% Savings

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needed solutions to standardize and simplify processes, as well as lower costs. TCS provides unified, cloud-based F&A platform for enterprise wide finance operations. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. TCS ERP on Cloud / case study TCS simplifies, standardizes, and automates Scandinavian Airlines' Finance and Accounting processes. You have these already downloaded We have sent you a copy of the report to your email again. SAS Group's overarching '4Excellence' strategy was to achieve commercial, sales, operational, and people excellence. It faced challenges around its existing F&A infrastructure, such as duplicate processes, delays and inefficiencies, and maintenance costs. To address current challenges, and the need for ongoing scalability and stability in accounting, SAS needed to streamline business processes and provide significant reduction in the Total Cost of Ownership (TCO). SAS wanted to leverage a cloud based solution that could be rapidly implemented to meet its business objectives.

TCS' F&A platform encompassed account payables, account receivables, general accounting, asset accounting, bank reconciliation, collections, and cash. We deployed productivity tools, standardized components, accelerators, and templates to deliver an efficient operational environment. TCS rolled out the F&A solution across 25 countries and 8 subsidiaries within a record time of 10 months. Our solution is currently used by more than 2,600 users and processes, with volumes of 400,000 invoices per year. Stefan Nilsson, Business CIO - Finance, Scandinavian Airlines In addition, we integrated the F&A Platform, SAS legacy systems, and HR systems for maintenance, repair, and overhaul (MRO), fuel management, ticketing, and catalog management. We implemented standard rule-based processes for interfaces to ensure seamless data transfers. In terms of process simplification, we helped SAS align the ledger structure with the legal reporting structure, standardize business processes across business units and geographies and comply with local government and tax reporting, automate existing cash flow process and integrate with e-Posten (Swedish Post) which helped reduce invoice processing cycle time by 20%. Pave Way for Application Modernization with Automated Documentation ERP on Cloud Platform: Transforming Global Indirect Procurement IFFCO's business process transformation with SAP S/4HANA Indirect Procurement

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# Application modernization with automated documentation

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and digital technologies. Enterprises need to prepare, analyze, and perform reverse engineering to transform their legacy applications into modern applications. Most mainframe applications are written using COBOL, and some of them could be as old as 60 years. It is essential for organizations to be well-versed with their applications to complete the legacy transformation successfully. Reverse engineering is a key technique that can be leveraged to achieve this goal. One of the finer aspects to be considered during reverse engineering is creating technical and business documentation of components involved in the application. A COBOL application mainly has the control flow driven through the online Customer Information Control System (CICS) transactions or scheduled batch jobs – Job Control Language (JCL). The lack of predefined industry standard documentation templates and the versatile nature of the job make it difficult for developers to document technical details. This, in turn, leads to roadblocks in understanding job components that play a crucial role in transforming legacy applications to newer platforms. Usually, developers have to read the code manually and insert missing bits to form the document as a whole and depict the entire technical details for each job component. This entire process is cumbersome, time-consuming, and has a high probability of reducing the uniformity and accuracy of the created document.

Challenges in documenting legacy applications

It is not easy to document legacy application processes. Some of the main challenges are:

- Effort intensive:** Manual documentation involves referring to multiple modules for each component program. Moreover, each component will have several users, making it an arduous task. This enormity of the job makes the manual process non-viable.
- Decentralized documentation:** As the documents are available in local systems, any changes in user log will not be available to other developers/users, making it difficult to track and maintain as a single common document for the legacy application.
- Lack of standard templates:** Multiple people contribute to the documentation process, hence the final document is an amalgamation of different formats in terms of style, structure, and so on, which is not a good practice.
- High probability of human errors:** Since the document is prepared manually, fatigue may lead to incomplete or improper documentation with multiple errors.
- Time-consuming:** Manual documentation is a highly time-consuming process as multiple modules need to be referred to, and multiple stakeholders need to be consulted for documentation.

**Automating application documentation**

The recommended one-stop solution is automating documentation through an intelligent platform that can scan each batch job and extract technical information to generate an easy-to-use document. This document should be able to serve the maintenance purpose and be referred for the foundation of future transformations while mitigating the challenges of manual analysis. The generated document must contain end-to-end details, from the initiation of the job execution to the various touchpoints such as the files and programs accessed in the job.

**Benefits of automation**

Some of the benefits of automation are:

- Capturing end-to-end details:** An automated document will contain details from the execution of each component to all touchpoints in the inventory, such as files and programs. End-to-end information will be captured in the document generated for each job component.
- Using editable standard templates:** These will provide the flexibility of editing details extracted from the application as the generated document will be available on a responsive UI screen.
- Ensuring centralized documentation:** The

generated document data will be available in a centralized place where relevant stakeholders can access it for further analysis. Allowing customization: Automation will allow customization of the structure of the created document to suit the requirements of the organization and end-user expectations while ensuring uniformity. Ensuring error-free documentation: In automated documentation, the intricate application details have a higher level of accuracy as compared to the manual approach. Improving the turnaround time: Automated document preparation according to the user-defined template from the centralized data repository can be completed within a few clicks in record time. Automated documentation equips users to understand the intricate details of their legacy applications for maintenance and application modernization. As per our experience, it has been observed that automated documentation leads to almost a 40 percent increase in productivity. This results in saving a considerable amount of effort and cost in application modernization scenarios. The need for automation in documenting mainframe jobs and many other legacy systems is inevitable in the near future, considering the latest global market demand trends ERP on Cloud Platform: Transforming Global Indirect Procurement IFFCO's business process transformation with SAP S/4HANA Indirect Procurement Solutions Transform Panasonic Corporation Arysta enables global procurement insights with TCS ERP on Cloud Register for our email newsletter to get the freshest takes, straight to your inbox. I consent to processing of my personal data entered above for the purpose of receiving newsletter from TCS For further details on how your personal data will be processed and how your consent can be managed, refer to the TCS Privacy Notice. Thank you! We'll be in touch with you shortly. Looks like we are experiencing some connectivity issues. Please try after some time. Theme Font size Line height =====

## **Elevate IT Operations with TCS Enterprise Manager**

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monitoring Art of SAP monitoring Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Observe | Govern | Optimize You have these already downloaded We have sent you a copy of the report to your email again. Organizations need resilient IT operations with smart and future-ready solutions Organizations continue to deal with multitude of challenges as they grow with new business initiatives and adopt new-age technologies. These could be lack of contextual information and complete visibility of the entire technology landscape, inability to quickly identify and fix issues, misaligned business strategy and poor management of IT assets, weak operational processes causing subpar delivery of business services, and operating in structured silos that impact productivity and growth. TCS Enterprise Manager is designed to solve these complexities and challenges. As the single source of truth of IT operations, it utilizes cutting-edge automation, proactive monitoring, multi-cloud proficiency, and actionable insights to efficiently manage IT organizations. Integrated multi-cloud IT operations management Microservices-based modular architecture Full-stack observability across layers Support for multi-tenancy and multi-BU setup GenAI and AI/ML based automation Deeply embedded security and role-based access API-based integration with third-party apps Upstream analysis, AI/ML and AIOps integration Reduction in overprovisioning and underusage SLA compliance to preventive maintenance Reduction in manual monitoring Reduction in P1 and P2 incidents Reduction through rapid root cause analysis Across the globe

01. Application Performance Management TCS Enterprise Manager's Application Performance Management module provides full-stack observability and instant visibility of applications under a single view. It collects comprehensive telemetry and distributed data — including the MELT (Metrics, Events, Logs and Traces) data — to provide real-time insights into an application's performance, immediate detection of anomalies, and rapid responses to issues faced by IT teams. It delivers deep monitoring capabilities for SAP and Oracle ERPs with more than 100 KPIs monitored while supporting trend analysis and forecasting, intelligent alert management, ITSM integration, and data lake integration for upstream analysis.

02. IT Infrastructure Management The Infrastructure Management module of TCS Enterprise Manager is useful for monitoring,

managing, and governing multi-cloud infrastructure and applications hosted on the cloud. It provides a comprehensive view of the entire infrastructure and applications, including third-party interfaces while supporting continuous performance monitoring and triaging, integrated alert and service management, automated infrastructure asset discovery and provisioning, and patch management alongside spend optimization and configuration management. 03. IT Service Management TCS Enterprise Manager's Service Management module helps in incident, change, and problem management, leveraging the ITIL (Information Technology Infrastructure Library) framework. IT teams can use it to fulfil user requests while managing service levels, handle IT infra and application changes through integrated workflow and approval, perform end-to-end tracking of requests/issues with the scope for root cause analysis of recurring issues and recording of preventive measures, automate routine tasks, handle third-party ITSM/fulfilment integration as well as obtain insightful reporting and analytics. Theme Font size Line height =====

## A digital ecosystem

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combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Products and Platforms / TCS BFSI Platforms Scalable, resilient, and intelligent platforms for insurance and finance You have these already downloaded We have sent you a copy of the report to your email again. Complexity creates challenges for CX Complexity impedes the efforts of insurance and financial organizations to provide omnichannel digital journeys that are secure, frictionless, and personalized. This results in challenges such as complaints, non-compliance, fragmented systems, manual processes, and siloed customer information. TCS BFSI Platforms offers a cloud-native, as-a-service digital ecosystem powered by the TCS BaNCS for Insurance digital core platforms. TCS BFSI Platforms eliminates enterprise complexities to help insurers and financial firms deliver superior customer experience. Scalable system, powered by TCS BaNCS™ Insights powered by platform analytics Over 35 million policies covered 360° view of stakeholders across channels Resilient cloud infrastructure

01. TCS BFSI Platform for Life, Pensions, and Annuities Reduce enterprise complexity to improve experience and resilience Reduce enterprise complexity to improve experience and resilience The life insurance, pension, and annuities industries need to keep up with evolving customer expectations regarding service. But to transform customer experience, insurers and other long-term savings organizations must confront inherent enterprise complexity in products, processes, and legacy IT systems. TCS BFSI Platform for Life, Pensions, and Annuities is a solution with outcome-driven, end-to-end digital service delivery focusing on customer experience.

02. TCS BaNCS for Insurance TCS BaNCS for Insurance is an end-to-end core insurance solution spanning life, annuity, pensions, property and casualty, reinsurance, and health insurance, and is designed to support every event in the lifecycle of a policy. The solution services over 30 million life, annuity, and pension policies and 135 million property and casualty policies for customers in UK, Australia, New Zealand, South Africa, Middle East, Hong Kong and India.

03. TCS BaNCS Marketplace The TCS BaNCS Marketplace offers a rich catalog of solutions and APIs from a worldwide ecosystem of solution and technology partners and developers. Organizations can collaborate with marketplace participants and experiment with their offerings in a secure and trusted sandbox environment. Simplify multiple core and peripheral systems into one digital ecosystem Future-proof your platform with cloud, automation, AI, and agile Maximize self-service across channels Renew growth with stronger retention rates and increased cross-selling Reduce complaint rates and improve customer satisfaction metrics Adopt a partnership model that is flexible, reliable, and sustainable Simplicity is the key to agility, adaptability, and providing excellent customer experience. That is a hallmark of our platforms' model in the insurance, pensions, and finance segments.

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# Enabling ecosystem play for future-ready pension providers

----- Article source ----- <https://www.tcs.com/what-we-do/products-platforms/tcs-bfsi-platforms/white-paper/pensions-payroll-integration-improved-cx> -----

Products and platforms TCS BFSI Platform: Transforming Financial Services for Better CX Highlights in this article Abstract Why platform ecosystems Challenges faced by members, employers, and pension providers Exploring ecosystem models in payroll, identification and authentication, transfers and document verification via APIs Ecosystem play – why ‘buy and not build’ is the new winning proposition Meet the author Power your financial services Find out more TCS is here to make a difference through technology. We’re in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We’re in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors.

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MINS READ Shalini Joshi Banking Industry Advisor You have these already downloaded We have sent you a copy of the report to your email again. Globally pension providers are moving from being foes to friends with insurtechs and fintechs that have emerged on the horizon in the past decade or so. And rightly so – businesses across industries are realizing that it is no longer profitable to stick to their core products alone or make products at the cheapest price. Addressing member needs holistically, forging personalized connections, and building a brand that they can connect with and look up to at the same time matters more. Pension providers are now warming up to platform ecosystem plays to partner with cross-industry firms and third-party providers to deliver better customer

outcomes under a single unified platform. The capabilities of each entity in the platform, be they internal or external, are harnessed to build a collaborative ecosystem, which, in turn, will help derive better offerings with differentiated features for customers. The power of a platform ecosystem lies not in the product(s), but in the experiences it delivers. Release of uncaptured value from ecosystems will shape the future of decentralized production for pension providers in times to come. This paper explores why platform ecosystems are the need of the hour for pension providers, and how they can enable next-generation pension systems through functions such as payroll integration and identification and authentication services for members, facilitating quick transfers among different pension providers, and helping mitigate fraud by leveraging document verification tools. This paper explores why platform ecosystems are the need of the hour for pension providers, and how they can enable next-generation pension systems through functions such as payroll integration and identification and authentication services for members, facilitating quick transfers among different pension providers, and helping mitigate fraud by leveraging document verification tools. Digital business is all about making consumers' lives easier with interactions at the core of any platform. For pension providers, this means expanding their horizons beyond offering core retirement services to providing an interconnected set of services that make for an integrated customer experience. It's about fulfilling myriad member needs leveraging an ecosystem of partners/third-party providers (TPPs) without customers having to leave a primary financial institution's portal. The main driver of a platform ecosystem in the pensions industry are the tech-savvy members who demand personalized services from their providers. Their demands can be fulfilled by integrating with TPPs with the power of APIs after thorough due diligence of these providers. The other main driver for platform ecosystems is the pressing need for the pensions industry to increase profitability amid intense competition by identifying new and unique revenue opportunities. This requires a move away from a "product-push" sales mentality to proactive "needs-driven" solution offerings that put the member at the front and center of everything - from product to placement, pricing, operations and even supply chain. Digital customer experience expectations set by non-financial organizations such as Google, Amazon, Facebook, Apple, etc., are further pushing pension providers to digitally transform their cores, the UI design and overall experience. The ecosystem approach helps all participants to hit the ground running from day one - without having to invest the time and costs in building the capabilities (applications, infrastructure, talent, etc.) to succeed in-house. It also helps them adopt a fail-fast approach to test several ideas and approaches before identifying the ones that resonate with their target audiences. Pension providers are banking on advanced analytics and digital technology advancements, including APIs, artificial intelligence (AI), voice-based digital assistants, Internet of Things (IoT), and more to help them set up and leverage a platform ecosystem to ensure profitability and find purpose. Let's deep dive into four key areas where a platform ecosystem approach holds enormous potential for pension providers. Today in the pensions industry, a lot of challenges are faced by members, employers and pension providers. If a member submit requests to their pension providers for withdrawal or transfer of funds from their pension pots, there is a huge turnaround time due to the authentication procedures undertaken by the

pension providers. This leads to a lot of frustration amongst members, thereby leading to increased calls to pension provider helpline numbers. The other challenge faced by the pensions industry is the occurrence of frauds, wherein the imposter tries to act like a member and withdraws the hard-earned pensions money of a member by producing fraudulent documents as identification proof and walking away with the member's money. Hence pension providers are contemplating leveraging intelligence tools to gauge the authenticity of the documents provided by members. From the employers' standpoint, they spend a lot of time uploading the payroll files manually and also deducting contributions from members' salaries and sending them to pension providers. Instead this could be outsourced to payroll integrators, who not only automate the payroll processing but also send the contribution deductions to pension providers. This can save a lot of time of employers, who can rather spend their time and energy on their core businesses. Pension providers can participate and contribute in third-party ecosystems by leveraging other partners' capabilities to enhance their customer experience, without having to build infrastructure and capabilities in-house. By embracing an open API architecture, these firms can instead partner with TPPs, facilitating the rapid integration (plug-and-play) of their own and fintechs'/TPPs' service offerings. For instance, AXA Singapore has also launched an insurance-as-a-service API to make it easier for digital channels to integrate their products.

1. Payroll integration Typically employers spend a lot of time and energy in sharing their employees' data with pension providers manually for contribution deductions. This can easily be automated by way of payroll integration. Payroll integration implies automated movement of employee data to pension providers for contribution deductions. This integration is essential to increase the productivity of employers, thereby reducing time wastage due to manual uploads, leading them to concentrate on their core. It can also help pension providers stay ahead of their competition by providing employers with plug-and-play data integration solutions, where the data can seamlessly flow in both directions from employers or payroll firms to the pension providers and vice versa. If employees make any changes to the pension providers' websites to edit their contribution rates, etc., that gets reflected seamlessly into the employer or the payroll's records with the help of APIs.

2. Identification and bank account verification When members submit requests to withdraw funds from their pension pots, the pension provider does some authentication checks to verify the authenticity of the member and also does the bank account verification of the members before transferring the funds to them. The authentication step is mandatory since the pension provider needs to be sure about a member's identity and the authenticity of his or her bank account before handing over the retirement proceeds to the member. This leads to the enhanced turnaround time for the entire process of withdrawing/ transferring funds, thereby leading to members' frustration and a rise in the number of calls to the providers for updates on their withdrawal/transfer requests. In order to do these verifications, insurance providers can enter into tie ups with authentication services providers instead of initiating the verification procedure from scratch by themselves. Their systems can be integrated with the service providers' tools with the power of APIs. For instance, Experian gives the ability to provide electronic authentication decisions in real-time without the need for paper-based proofs, which contributes to achievement of the required end-to-end

processing times and customer outcomes. The advantages are abundantly clear: faster verification for members, while for pension providers, less time spent on verification means more time to understand members' needs, provide a better experience and engage in strategic initiatives.

3. Transfers between pension providers/annuity providers In cases where a member wants to transfer pension funds from one pension provider to another or to an annuity provider, either to consolidate their pension funds or to start an annuity - typically such transfers take a lot of time. In order to save members' time to facilitate these transfers from one provider to another, pension providers can take help from TPPs providing transfer services with the power of APIs. Pension providers have understood that in order to survive in today's competitive environment and to improve their member outcomes, they have to provide services at an exponential speed to members. There is no tolerance for delays in processes, be they withdrawals from the member's pension pot or transfer to other pension/annuity providers. Hence there is a need to explore ecosystems in the market to reduce the turnaround time for transfer-related activities. Pension providers can get into tie-ups with the TPP, providing these services rather than doing the transfer from scratch. This will ensure that the consolidation of members' pension pots can be achieved in a short time span. For instance, Origo Transfer Service can help facilitate these transfers among pension providers or annuity providers with a considerably lower turnaround time and less paperwork hassle by simplifying the re-registration process. It provides a fast, secure business-to-business exchange of data between ceding and receiving schemes. Origo has been an industry leader in providing the service for transfers and has been specifically designed to make it easier to transfer pension benefits between schemes. This enables a reduction in completion times for pension transfers across the industry, and smoother communication between organisations by providing both schemes with detailed contact points, real-time messaging, MI and paperless processing.

4. Document verification Typically pension providers require members to share their identification proofs, etc., in case they want to withdraw/transfer funds, make updates (address change, contribution rate change, etc.) to their existing pension accounts. In some cases, members are asked to upload their ID proofs and send them digitally. In such cases, a lot of frauds have been noticed. Therefore, in order to avoid any fraud, it becomes imperative that pension providers authenticate these documents via an AI-enabled identity document verification tool. There has been a considerable rise in online transactions due to COVID-19, thereby leading to a rise in fraudulent transactions, too, wherein fraudsters have been uploading fake ID cards to either withdraw money from accounts or for such other transactions. An AI-enabled document verification tool can help identify the fake documents by checking the pixel change and font change. Typically, government-issued ID cards come with holograms and if these are missing or tampered with in the documents submitted, can be easily gauged by these ID verification tools. For instance, Shufti Pro's ID document verification tool can help identify a member's identity easily using a passport, driving license or identity card by simply uploading a photo of the document from the member's computer or by taking a photo of the ID and sending it via mobile phone. Pension providers can integrate these third-party ID verification tools with the help of APIs, easily verify the identity of members, and proceed with their transactions. Across industries,

ecosystems represent an attractive opportunity for boosting profit margins and ensuring sustainable and lucrative business outcomes, without heavy upfront investment. Given the otherwise shrinking returns, there is now widespread acceptance that ecosystems will be the harbinger of the next level of growth for the industry. The partnership approach that thrives on the “buy, not build” mindset will unlock value for every ecosystem stakeholder, and most importantly for consumers. However, success within ecosystems differs vastly from that in a traditional company. It requires paying attention to ecosystem governance, security, technology, customer management, performance monitoring, etc. Pension providers must devise ways to address the threats and capture the opportunities ecosystems present to be able to thrive profitably in the future. They need to gear up to build open architecture, which is API-powered and enables data exchange.

Future of the financial services industry  
The world beyond COVID-19  
Disruptions that will transform the retirement industry  
Applying machine first principles to insurance platforms

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# Adapt your business to deliver in a new beginning for life and pensions

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Abstract Introduction Challenges Recommendations Conclusion Meet the author Power your financial services Find out more TCS is here to make a difference through technology. We’re in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We’re in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Tim Hughes Related reading Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert,

committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Tim Hughes Director, Customer Experience, TCS BFSI Platforms You have these already downloaded We have sent you a copy of the report to your email again. As L&P companies transition into a post COVID-19 future, they need to assess five focus areas – their business model, customer proposition, distribution channel capability, accelerating trends, and enterprise workplace proposition – to build an organization that is better positioned to compete with others and not face a setback even in uncertain times. Charles Darwin said: “It is not the strongest of the species that survives, nor the most intelligent. It is the one that is the most adaptable to change.” Although said in the 19th century, these words are quite relevant even today, especially for the financial services companies. While we cannot change what has happened, we can learn, evolve, and adapt to be best placed for a “new beginning” as we transition from the ongoing COVID crisis. This white paper sets out five critical areas that the life insurance & pensions industry should consider if it wants to adapt to these changes and create a normal that is better than what we experienced in the pre-COVID era. This is not the first time that the life insurance & pensions industry has faced economic, financial and social disruptions that have upended market assumptions and forced a BFSI business model re-evaluation. However, the impact of COVID-19 is beyond what most companies have experienced before. While many executives hope to return to pre-crisis conditions and familiar modes of operation, they must stay prepared for what lies ahead. The goal should be to take investments, experiences, and learning that come out of responding and adapting to challenges, and emerge more resilient, agile, and customer-focused. This not only requires strategic investments in digital platforms, which enables access to advanced analytics and systems, but also calls for a comprehensive reassessment of business models and customer propositions. By addressing the five priority areas outlined below, the life & pensions (L&P) companies will be well-placed to leverage the robust digital tools and gain more insight into customer behavior and needs. COVID-19 and the associated risks/restrictions have driven changes in the behaviors of L&P customers – be it employers, businesses, advisers or end-users. Not only have the ways they operate changed but their economic environment has also evolved significantly. When an organization experiences this level of change and uncertainty, it is good to consider stress testing and review every aspect of the business to ensure it can operate most effectively. Some key challenges that L&P companies face include: Obsolete business models that focus on products instead of customers. Archaic distribution models that are devoid of digital capabilities. Complex and outdated operating environments that hinder decision making. Proliferation of manual and paper-based processes that resist automation. Difficulty in adapting to or withstanding market shifts and downturns. Inability to convey trust, dependability, and purpose to stakeholders. Inflexible workplace and employee propositions We recommend the L&P companies take advantage of this transition to assess

five key focus areas – all of which demand strong digital capabilities as well as in-depth customer insight and the ability to act quickly on them. These should be the priorities for companies that seek to be better positioned to compete and win in a still-uncertain future. The core element of any enterprise is the business model. Typically, this includes identifying who it will interact with, the value proposition it offers, and the resulting financial model. In response to a massive economic shock, rising levels of unemployment, and the disproportionate impact on specific groups of workers and sectors, the L&P companies need to review how they can support various customer segments. This would also require reviewing their value propositions and reconsidering the balance between functional and emotional elements. Financially, businesses and customers alike may be unable or unwilling to support their pensions schemes or long-term savings in the same way as before COVID-19. Their contributions might have reduced, investment returns suffered, and financial wellness deteriorated within their employee/member bases. Reviewing these impacts, along with factoring in the decisions reached regarding the broader business model, is vital. Customers suffered an economic jolt during the pandemic and had to change how they behave and engage with their life and pension providers. Everyday interactions have become more challenging to undertake, and emotionally, people are nervous about their health and the economic impact of events on their finances. The L&P companies should consider redesigning their life insurance customer service and pension customer service to show different stakeholders that they care about their current and future financial situation. Building trust is the key area on which the L&P companies should focus. Giving customers more information, “nudging” them by leveraging behavioral economics principles, and putting them back in control of the decision-making process will build trust and help customers adjust to the new normal in the life insurance & pensions industry. A key input into this redesign will be to segment the customer base by understanding their different drivers, financial situations, behaviors, and goals. These will have changed as a consequence of the pandemic. Deployment of user-centered design will ensure propositions are intuitive and user-friendly. Besides, simplifying and rationalizing the existing product portfolio will facilitate more dynamic risk management. COVID-19 has restricted the ability of customers to engage with L&P companies. Logistical challenges with written communications and health issues associated with sending and receiving/processing paper documents have changed customer attitudes and increased the trend of digital engagement during the course of the insurance customer journey. Broadening the ecosystem through which companies can connect with customers has become crucial to survive and thrive. Hence, creating a digital-first distribution capability has become increasingly important. The more the interactions and transactions are performed online, the lesser the pressure on businesses and stakeholders. Enabling straight-through processing across the insurance customer journey, including marketing, application processing, onboarding and servicing, will improve speed while reducing failures, follow-ups and operating costs. In 2018, TCS defined its Business 4.0™ model, highlighting four critical behaviors that businesses need to adopt to take their propositions to the next level. COVID -19 has accelerated this challenge for businesses, requiring them to show greater resilience, adaptability, and purposefulness. The key focus areas for L&P companies

now should be: Delivering Quicker and Exponential Value – With COVID-19 likely to be around for some time, businesses need to think out of the box to allow their stakeholders to engage with them efficiently and effectively. Building a culture of innovation will be necessary for this behavior to become part of business-as-usual. COVID-19 has led to a significant disruption in the worker proposition and influenced how, where and when teams operate. The pandemic has also transformed human interactions, with physical and mental wellbeing now taking centerstage. The life insurance & pensions industry needs to flex the people proposition, the processes and technology they use and their partner proposition to set the foundation for end-to-end transformation. While interim steps have been put in place to enable businesses to operate, the more fundamental steps are yet to come to ensure a compelling and empowering employee proposition. Working remotely in cross-functional teams with effective tools for speedy decision making will be essential for businesses to respond to the current dynamic environment. The L&P companies will now need new tools to facilitate engagement, bring about organizational changes for cross-functional work, and ensure greater training on digital/always-on processes. Changes in the business environment have offered L&P companies an excellent opportunity to build a more customer-focused, trustworthy, and efficient business. Adapting to operate in this environment will not happen overnight, and several interim/transition states need to be built, tested and evaluated along the way. Each of these five focus areas must be considered as a whole than in isolation for businesses to deliver a new resilient normal that is better than the past. Personalizing insurance with modern policy administration Driving adoption to maximize the ROI from your digital investments Designing proactive persuasion chatbots in insurance for better CX Data-driven insurance underwriting platform for better CX and growth Theme

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## **Insurance products - Decode, rationalize, and modernize**

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5 MINS READ Raghupathy N P Program Director, TCS BFSI Platforms

You have these already downloaded We have sent you a copy of the report to your email again. In the financial services industry, the life and annuity sector is riddled with a multitude of unique operational challenges. While the pandemic has introduced a new set of constraints for companies to deal with, some of these challenges have existed since their inception. One such challenge is containing and maintaining the complexity of insurance product portfolios. While today's customers are demanding more personalization in insurance services and products, companies are finding it difficult to administer policies through legacy systems. Moving away from legacy policy administration system in insurance to a modern, cloud-based PAS seems to be the obvious solution. But this does not make legacy problems associated with insurance legacy systems disappear with them. Underlying this shift should be a strategic move to reduce product portfolio complexity, and consequently the costs involved in dealing with this complexity in the organization. Rationalization is the true answer to reducing operational complexity, and yet not an easy one for many. Rationalization requires companies to critically evaluate their insurance product portfolios, conduct a demanding process of mining, mapping and reconfiguring old products as new, simpler ones, and stripping the complexity off an insurer's offerings. Life and annuity providers roll out new products on a constant basis due to a number of factors. But are these products really new? Sometimes, as a result of the company's changing risk appetite, an existing offering is modified and opened to a new age bracket. At other times, a change in interest rates gives birth to another variation of an existing policy. The source of these variations can be many: differing rate structures, change in annuitization age, different riders, product names, premiums, and so on. There seems to be only one constant in the equation, and that is variation. Insurance and annuity providers introduce a multitude of variations on a core product during its lifetime, and this is a key characteristic that defines operations in the sector. However, when these variations are created on legacy policy administration systems in insurance, companies face a range of operational challenges that impact workforce productivity and customer experience, and ultimately lose cash for the enterprise. Here are a few

examples of how these legacy systems shoulder legacy products, only to backfire onto life and annuity providers: Too many similar products complicate business process flows. Customers of similar products receive a different experience. Any changes to regulatory compliance processes need to be duplicated. Technical maintenance is not cost-effective as any technical changes will involve duplication in development and testing. Companies need to maintain expertise for offerings that are no longer in use. In addition, legacy tech talent only adds to an organization's liabilities in the long run. Similar products with different plan codes make it difficult to identify those that are truly fuelling growth and others that are proving a liability. In other words, learning from your enterprise data becomes difficult. In addition, this legacy data from insurance legacy systems can constrain modernization efforts because a mere shift to a different policy administration platform does not alleviate the challenges arising from this model. This is because migrating to a new PAS comes with a number of challenges that not only reduce the ROI on technology, but also migrate old problems onto newer platforms. Therefore, an IT-only approach is doomed to fail from the get-go. For life and annuity providers, the product rationalization process is like opening a can of worms. When companies take on the rationalization process, they are bound to face a number of complexities that have accumulated over the years of operations: There are differences among products filed with regulators and those configured in the system. There is a mismatch in the documented definition of a filed product and how operational processes define it. For example, minimum withdrawal amount as per the contract is \$100 but in practice, \$50 may be allowed. Legacy policy administration systems in insurance with legacy data methods make it difficult to distinguish the profitable products from the ones that are bleeding cash. As a result, the company continues to carry the costs associated with them, in terms of technology, human resources, customer service and time. Often, there are products with policies that have met the run-off criteria but are still impacting operational processes and customer services because standard operating procedures have not been updated. These are another source of redundant costs. Discrepancy in business rules or process for the same product. For example, the loan default period is 30 days for one product and three months for similar products administered in another system. While products among different systems are usually not rationalized, introducing uniformity adds to operational simplicity.

Calculations are handled differently for different products. For example, in the case of daily interest calculation the total number of days taken is 366 for one product and 365 for another product. Such miniscule details must be identified, and standard rules must be introduced. These challenges point to two major problems: First, companies operate on loose definitions of a product -- this results from a lack of common understanding of what parameters actually define a product. And second, insurance legacy systems are not able to handle these product complexities inherently and will make entire IT ecosystems complex as a whole, whereas modern insurance IT ecosystems tend to keep the core systems as simple and easy to maintain, leading to scalability, standardization, and solving some of the challenges unique to this domain. To modernize their existing products and introduce personalization in insurance, insurers must invest in understanding their products first. This translates to a critical review of processes and resources that define a plan in the legacy worldview. In other

words, every policy must be identified as a constituent of its defining parameters. Since plan codes help insurers tackle simple variations of parameters such as charges and calculations, or issue parameters such as age and distributors, mapping these plans to these parameters is critical to moving towards a simplified and agile portfolio. This process also helps unearth mounds of grey data arising from inactive policies, closed plans, and so on. It is at this stage that companies begin to see the various redundancies and similarities among product components. Once the mapping has been completed, the plans and policies must be rationalized to achieve a lean and configurable portfolio of products, which can be administered over a single modern policy administration system. The rationalizing process involves clustering similar products with small variations and configuring them as a base product in the target system. The rationalization process has two stages: product alignment and system migration. During product alignment, companies must build their target offerings with flexible, lean and customizable base products, over which variations can be introduced. Partnering with a capable technology leader, insurers can explore a number of modernization options that align their product offerings with business KPIs. In rationalizing, a number of parameters are considered -- product names, versions, riders, fee variations, state tax rules, M&E changes, etc. -- that are mapped by variations on the base product. The rationalization process is usually applied within one legacy system. During migration, the rationalized product features and attributes are then mapped to the legacy product. Then rates and calculations are configured to ensure that the legacy product data is used for business processing. Modernizing insurance products is critical for insurers in today's digital economy, which is riddled with operational constraints such as mobility restrictions and workforce unavailability. While an IT-only approach can help solve these challenges, the impact of rationalizing, and consequently modernizing your portfolio can be tracked across the value chain, from cost of administration, to stakeholder experience of the value chain, from agility to simplicity -- not to mention increased speed of delivery and better customer experience. More specifically, product rationalization can bring about a major impact. Here is how: Rationalization of the portfolio can provide insights into the existing products and opportunities to introduce new products that align better with the demand of today's customer. It creates an opportunity to glean new insights into customer preferences while exposing errors in the existing stream of operations. Lesser number of products means maintenance is simple and cost-effective. Additionally, rationalization brings the possibility of standardization, and helps introduce new products to the market 30% faster. Beyond new products, this can also help in keeping up with the changing ecosystem variables, such as rate changes. It helps with the implementation of archival strategy, which can reduce maintenance costs associated with managing myriads of product and policy data. Improved compliance with regulations, which in turn reduces the cost of negative visibility and implicitly increases brand quality. Lastly, rationalization also reduces IT and personnel costs. This is because legacy PAS run on outdated technology stacks, where expertise is becoming rarer and costlier. The argument for moving from legacy to modern technology solutions is clear: Companies can significantly reduce IT costs per policy, boost productivity, and provide enhanced user experience with personalization in insurance.

However, the challenge lies beyond the implementation of a tech solution. Rationalization is a demanding and tedious process, the need for which is ultimately a consequence of navigating the needs of the industry with technologies that cannot account for the subtleties of end-to-end insurance product delivery. Product rationalization brings newfound agility to the enterprise, which lays the groundwork for moving beyond optimal product delivery, to simpler, efficient and innovative products that can answer your customers' needs of the hour (read: personalized product offerings). While an IT-only approach appeals to an enterprise coagulated by challenges of the "legacy-on-legacy Catch-22", the true value lies in the simplification of operational processes and improvement of KPIs such as error rates, infrastructure and workforce costs, efficiency and speed. Product rationalization helps insurers achieve these outcomes through an intricate and demanding process that can be simplified and conducted in keeping with the best practices, in collaboration with experienced technology partners. Companies that are symptomatic of ossifying insurance portfolios must partner with technology leaders to escape this whirlpool and maximize the return on their transformation journeys. Personalizing insurance with modern policy administration system Driving adoption to maximize the ROI from your digital investments Designing proactive persuasion chatbots in insurance for better CX Data-driven insurance underwriting platform for better CX and growth Theme Font size Line height

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## Leveraging Technology in Policy Administration Systems

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and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Chris Lee, VP, Global Regulatory Affairs and Quality Management, Merck & Co., explains how the TCS ADD platform enables fast regulatory action and rapid rollout of new drugs. You have these already downloaded We have sent you a copy of the report to your email again. TCS partnered with Merck to drive innovation within the pharma enterprise and streamline its business processes using digital applications and solutions. An innovation council comprising experts from Merck and TCS' ADD team launched many industry-first initiatives. These include the creation of a unique, smart mobile app and an executive dashboard that offers complete visibility into the regulatory submission process, for any product. For Merck, the app and dashboard reduced the time taken to respond to regulatory queries. The platform also increased operational efficiency, accelerated drug development, reduced the time-to-market, and helped plan subsequent activities within the time frame. Merck and TCS leveraged their core industrial strength as well as technology and subject matter expertise to create solutions that drive global pharma adoption and increase usage. TCS ADD™ Risk-Based Quality Management Platform Reimagining Reporting and Visualization During CDM Advancing Regulatory Intelligence with Conversational, Generative AI Role of Predictive Model in Operation Risk and Workload Management Learn how we can help you bring drugs to the market faster.

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# Next-gen Clinical Trials via Digital Platform

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Operations and supply tech, Merck, and Narayanan R., Chief Architect - TCS ADD™, discuss and demonstrate approaches and real-life examples to enable patient-centric trials through a unified, integrated platform. You have these already downloaded We have sent you a copy of the report to your email again. Clinical trials have been primarily driven by a site-centric approach (such as face-to-face interactions at the site). The COVID-19 pandemic severely impacted the functioning of traditional clinical trials and opened a world of possibilities to move to the next generation of clinical trials. Augmented by digital technologies, clinical trials improve participant access, engagement enabling patient-centricity. Merck partnered with TCS to realize its vision of a digitally enabled trials platform (DETP), leveraging TCS ADD's decentralized trials solution. The DETP was aimed at resolving challenges around protocol impact, supplier qualification and GxP procedures, managing data privacy, and calculating RoI. The partnership facilitated a host of features being actively tested, viz-a-viz, electronic data capture from device and reporting, auto reminders, interim data storage, API, passive data transfer, and BYOD. TCS ADD™ Risk-Based Quality Management Platform Reimagining Reporting and Visualization During CDM Advancing Regulatory Intelligence with Conversational, Generative AI Role of Predictive Model in Operation Risk and Workload Management Integrated ecosystems are key to better patient outcomes.

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You have these already downloaded We have sent you a copy of the report to your email again. Source/Upstream system Study Definition Repository Digital Data Flow (DDF) and technological solution providers The Digital Data Flow initiative aims to streamline the processing of study protocol through automation. This paper presents how the concepts of DDF initiative along with CDISC (Clinical Data Interchange Standards Consortium) standards can be leveraged to design a technical solution to automate multiple processes of clinical development lifecycle. It explores how technology providers can collaborate in a vendor-agnostic approach, using the DDF Reference Architecture (RA) to develop innovative platforms and solutions. With these solutions, pharmaceutical companies can transform their manual and traditional study execution processes, leading to reduced costs, shorter study durations, and enhanced operational efficiency. Additionally, this paper details out how pharma companies can harness the power of technology to maximize the benefits offered by DDF. To read more, please visit: Rapid Standardization in Clinical Trials with Metadata Accelerating speed to market using Metadata Repository (MDR) New Version of TCS' MRT Platform to Help Pharma TCS' Advanced Drug Development Suite Wins Learn how we can help you bring drugs to the market faster. =====

## The role of predictive models in clinical trials

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## Future of RBM in Clinical Trials

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adaptation of risk-based approach to trial conduct and monitoring to implement mitigation strategies and key risk indicators for potential risks which might derail the conduct of the trial. However, with the changing landscape of drug development which includes novel therapies such as gene therapy, decentralized trials, wearable technologies, eSource, electronic health record interoperability, and implementation of AI ML algorithms, the future of risk-based approach towards managing clinical trials is going to be very different from what we see now. Read the full article here [TCS ADD™ Risk-Based Quality Management Platform Reimagining Reporting and Visualization During CDM Advancing Regulatory Intelligence with Conversational, Generative AI Role of Predictive Model in Operation Risk and Workload Management Theme](#) Font size Line height

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## **Fast Track Implementation of eConsent: COVID-19 Paves the Way for Virtual Trials**

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Article Hilde Vanaken Senior Industry Advisor, TCS Life Sciences and Healthcare Priyanka Sawant Head, TCS ADD Patient and Site Engagement You have these already downloaded We have sent you a copy of the report to your email again. The COVID-19 pandemic has stalled multiple businesses and processes across the globe including clinical trials since there are critical activities that are carried out on site in-person such as informed consent. The impact is not just seen for new patients but also for existing patients who are required to provide re-consents in accordance with the COVID-19-led changes. To overcome these challenges, an expedited introduction and onboarding of an electronic consenting tool could be a solution. The virtual approach will enable sites to connect with patients without the need for in-person visits. This paper explores digital/virtual approaches to informed consent that could reinstate clinical trials and proceeds to study real-life implementation that Roche has executed to solve its remote consenting challenges for COVID-19 impacted clinical trials. Read the full article here TCS ADD™ Risk-Based Quality Management Platform Reimagining Reporting and Visualization During CDM Advancing Regulatory Intelligence with Conversational, Generative AI Role of Predictive Model in Operation Risk and Workload Management Theme Font size Line height  
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walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Dr. Ashish Indani Head-Research & Innovation, TCS ADD Platforms Sharad Sharma Domain Consultant-Clinical Data Management, Life Sciences & Healthcare Shivaji Bote Domain Consultant-Clinical Data Management, Life Sciences You have these already downloaded We have sent you a copy of the report to your email again. The objective nature and confirmatory value of non-CRF data make it an essential source of information in any clinical study. However, the non-CRF data transfer process lacks parameter-based metrics critical to determining its efficacy and efficiency. In addition, there are several complexities in the data transfer process due to the absence of standard procedures and industry-wide conventions, coupled with the failure of non-CRF data to add to the quality and completion issues. Through this article, industry experts from TCS ADD Platforms highlight a few key approaches to iron out these inefficiencies including standardization of DTAs to a protocol, automation of data transfers and metric-based monitoring of incoming data. This article reimagines the entire data transfer process and highlights how technology would prove to be instrumental in unlocking pathbreaking capabilities. Read the full article here TCS ADD™ Risk-Based Quality Management Platform Reimagining Reporting and Visualization During CDM Advancing Regulatory Intelligence with Conversational, Generative AI Role of Predictive Model in Operation Risk and Workload Management Theme Font size Line height

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## **Revised approach for First Aid during and after the Catastrophic Pandemic - Safe and Saving**

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# Unlocking Transparency of Artificial Intelligence Models in Pharmacovigilance

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## Envisioning Smart Regulatory Intelligence in Pharma

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5 MINS READ Nilam Kumar Domain Consultant

You have these already downloaded We have sent you a copy of the report to your email again. For a long time now, pharmaceutical organizations across the globe have been plagued with several challenges concerning the deluge of data they have to handle. These can be summarized as the twin challenges of manually researching the changing regulatory guidelines to ensure better compliance and reducing re-work as a result of departmental silos within the organization and the non-availability of past records for reference on demand. These two issues lead to reduced operational efficiency, increased time, effort, and cost. This paper addresses how these challenges can be holistically resolved by embracing a technology-centric approach to design a smart solution for regulatory adherence. This solution would provide actionable insights and facilitate precise, readily available, and contextual information that enables reference to literature on-demand, provides regulatory intelligence and accelerates response to health authority queries. Regulatory departments of pharmaceutical companies are always expected to stay abreast with the ever-changing and evolving regulatory guidelines and ensure 100% compliance. They are compelled to browse through various regulatory updates manually to understand the latest changes, global advancements, approval trends, clinical evaluation findings, regulatory filings, etc. However, such manual approach to tracking is almost always error-prone, time-consuming, and effort-intensive. In addition, within pharma organizations, regulatory data is usually stored in silos across various departments and/or locations. Multiple departments store Health Authority Queries (HAQs) in spreadsheets, making it difficult for other departments to access them for reference. With ever increasing market demand, new regulations and evolving regulatory compliance requirements, the industry is facing diverse challenges to manage regulatory lifecycle and change management. At the site level, regulators are unable to quickly respond to changes proposed by pharma due to non-availability of required submission documents under assessment leading to increased cycle time, effort and cost. With the help of a smart regulatory intelligence solution, life sciences organizations can reduce manual work



and stay updated on the latest trends in the domain. Such solution would also help in limiting the number of submission queries received from Health Authorities (HA), reducing response time for HAQs, and centralizing all regulatory information for the entire organization. As it facilitates faster discovery of information, it can quickly indicate key factors during an unforeseen situation like the COVID-19 pandemic. Based on these findings, pharma organizations can decide between suspending or continuing an ongoing study or initiating a new study altogether. Regulatory Intelligence leverages the power of automation, Artificial Intelligence (AI), Natural Language Processing (NLP), and real-time analytics to provide meaningful insights into regulatory processes. The RI solution has two facets to it – market intelligence and operational intelligence. Just as with Market Intelligence, the extracted information can be stored in a centralized repository with traceability for the original documents. Text-based content can then be indexed in the search engine to enable keyword-based search. Further, NLP can be leveraged to train the model continuously on extracted questions and enable context-based search rather than keyword-based ones to find similar HAQ responses from the past. In addition, an AI-powered RI solution capable of processing text and image components can be leveraged to monitor regulatory guidelines updates and access documents in PDF, DOC, and XML formats thereby providing intelligent assessment of regulatory updates. A digital repository with advanced analytical capabilities over regulation updates can provide near real-time requirement prediction for new changes, to make sure that the requirements are completely met at the first submission. This effectively reduces assessment time, accelerates lifecycle management quality and regulator assessment, and enables timely market access. An advanced RI solution should also provide personalization for users, including the option to perform contextual search, configure fields to be displayed on the screen, save searched queries for later use, provide ‘yes/no’ inputs on answer accuracy, etc. A real-time analytical capability in the tool will help identify various regulatory trends and provide insights through a cutting-edge rich visualization framework. Actionable insights provided by the tool will enhance decision-making capabilities, increase efficiency, and improve compliance. In addition, a user-friendly and intuitive mobile app can be created to provide the above information in a concise, crisp, and self-explanatory manner. A diagram shows the difference between the traditional regulatory process and an AI-enabled regulatory intelligence (RI) system used by pharma companies. In comparison, the AI-enabled RI systems are more advantageous to use than the traditional regulatory process as the manual approach is more time consuming, whereas the other approach is backed with AI-enabled search. Most of the time, it is difficult to obtain desired information through the traditional approach, whereas RI systems give out single source truth and on-demand contextual information. The current system lacks data reuse while the RI system-based data is available for reuse and repurposing. The traditional process provides emerging regulatory expectations, whereas the AI-enabled RI systems provide outcome-based regulations analysis, along with the requirements prediction. The traditional process gives out inefficient business decisions, whereas the AI-based RI systems provide a data-driven segmented approach and analytics for smart assessment. A robust regulatory intelligence platform drives efficiency in regulatory processing, improves stakeholder collaborations, promotes transparency, provides ease

of requirement prediction and enables quality with data driven submissions. By restructuring legacy processes and reimagining regulatory information with the help of digital technologies such as artificial intelligence, pharmaceutical organizations can operate more efficiently and respond with speed to any emerging critical situation. The integrated Regulatory Intelligence solution facilitates the reuse of internal information and enables a more streamlined flow of global regulatory requirements. The need of the hour, thus, is to envisage a connected future with the aid of digital technologies and RI. Through its myriad capabilities and possibilities, it can help pharma organizations overcome critical challenges and assist them in their pursuit of building a smart enterprise. TCS ADD™ Risk-Based Quality Management Platform Reimagining Reporting and Visualization During CDM Advancing Regulatory Intelligence with Conversational, Generative AI Role of Predictive Model in Operation Risk and Workload Management Theme Font size Line height =====

## Signal Detection and Management in Pharmacovigilance

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walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. A hybrid approach to signal detection and management Shubham Chaudhari Domain Consultant, TCS ADD Platforms Achyuth Tanay Kota Domain Consultant, TCS ADD Platforms Ashutosh Pachisia Data Scientist, TCS ADD Platforms You have these already downloaded We have sent you a copy of the report to your email again. All pharmaceutical products approved to be used in a marked setting have proven benefits but are also associated with adverse effects. The detection of such unknown risks is important to ensure the safety of patients. Signal detection and management in pharmacovigilance necessitates the ongoing monitoring of individual case safety reports (ICSR) to identify case reports of adverse events (AE) that are worthy for further exploration. Traditionally, signals are detected either qualitatively or quantitatively. Qualitative detection involves a deep analysis through manual assessment of the ICSR in an individual or cumulative manner, whereas the quantitative method involves statistical techniques such as disproportionality analysis. In this white paper series, we propose a hybrid approach where the algorithm is fueled to assess a signal and manage it for effective grading based on a qualitative approach TCS ADD™ Risk-Based Quality Management Platform Reimagining Reporting and Visualization During CDM Advancing Regulatory Intelligence with Conversational, Generative AI Role of Predictive Model in Operation Risk and Workload Management Learn how we can help you bring drugs to the market faster. =====

## **Future Clinical Trial Documentation: eTMF and Blockchain Integration**

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## **eConsent—The First Step to Enable Clinical Trial Access to Anyone, Anytime, Anyplace**

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eConsent - What does it truly entail? Dr. Hilde Vanaken Head Industry Leaders, Lifesciences & Healthcare, TCS ADD Platforms You have these already downloaded We have sent you a copy of the report to your email again. Diversity, inclusivity, and accessibility are the new buzz words in clinical trials. An equitable access to easily understandable, unbiased, and consistent communication of any study for informed decision making is the first and foremost fundamental step for any clinical trial participant. Despite criticality of this process, consenting continues to remain a painful, cumbersome, and inefficient process to date. What is eConsenting and how does it ease the burden off the site staff. How does the industry need to look eConsent? What are the key considerations when implementing eConsent? Reimagining Reporting and Visualization During CDM Advancing Regulatory Intelligence with Conversational, Generative AI Role of Predictive Model in Operation Risk and Workload Management Simplifying Edit Check Configuration in Clinical Data Management Learn how we can help you bring drugs to the market faster. =====

## **AI/ML approaches to assisted medical writing**

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# Evaluating Global Regulatory Landscape for Driving Digital Innovation in Supply Management

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## **A beginner's guide to AI driven pharmacovigilance platform**

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experience clearly presents benefits of AI on operational safety case processing and transformative impact on PV. This paper will guide you to:  
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## **A hybrid approach towards signal management in PV**

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systematic approach: Signal detection, Signal Validation Signal prioritization, Signal assessment, Recommendation for action, and finally Exchange of information. Signal detection is the most vital part of signal management. Traditional methods include usage of solitary algorithms which are not accompanied by additional features of qualitative data mining resulting in mediocre performance. TCS scientists devised a hybrid approach in which the algorithm is fueled to assess a signal and also manage it for effective grading based on a qualitative approach. In this paper we provide a comprehensive and detailed description of this hybrid approach. Next-gen Medical Writing: The Current State and Future Perspective Transforming PV Efficiencies with ML and Rule-based Automation The new age digital contract research organizations A beginner's guide to AI driven pharmacovigilance platform Learn how we can help you bring drugs to the market faster. =====

## **Fast Track Implementation of eConsent: COVID-19 Paves the Way for Virtual**

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walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Case Study - Fast track eConsent implementation for Roche Dr. Hilde Vanaken Industry Advisor, Lifesciences and Healthcare, TCS You have these already downloaded We have sent you a copy of the report to your email again. For Roche, the COVID-19 scenario imposed an immediate threat having a detrimental impact on many of its ongoing and critical new clinical trials across different therapeutic areas. As a result, the team had to act fast to find a way to ensure business continuity of the impacted trials across all geographies. Read how Roche collaborated with TCS ADD team and implemented the TCS ADD Connected Clinical Trials (CCT)—eConsent solution to quickly rollout the digital informed consent. Reimagining Reporting and Visualization During CDM Advancing Regulatory Intelligence with Conversational, Generative AI Role of Predictive Model in Operation Risk and Workload Management Simplifying Edit Check Configuration in Clinical Data Management Learn how we can help you bring drugs to the market faster. =====

## Optimizing Omni-channel Intake in Pharmacovigilance

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believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. A Cognitive Technology Approach Dr. Alejandra Guerchicoff Industry Leader, TCS ADD Safety, TCS Arpita Bhowmick Director of Global Contact Center for Digital Technology (Commercial), Moderna You have these already downloaded We have sent you a copy of the report to your email again. The adoption and shift from traditional Pharmacovigilance (PV) intake to a next-generation, automated and intelligent model presents technical challenges and organizational changes for the Life Sciences Industry. With the ever-increasing volume of safety reports from new and numerous structured and unstructured sources, multi-channel intake mechanisms and social listening, there has been an exponential increase in the workload and operational overheads for PV professionals. Additionally, in recent years, data shared through social media, mobile apps, and other social media channels has increased manifold requiring data mining solutions and techniques. Our whitepaper aims to provide a blueprint to demonstrate how advanced digital technologies can optimize the PV and product quality intake operations to efficiently collect Adverse Events and Product Quality Complaints from multiple channels and sources irrespective of volume while maintaining a focus on patient safety. Next-gen Medical Writing: The Current State and Future Perspective Transforming PV Efficiencies with ML and Rule-based Automation The new age digital contract research organizations A hybrid approach towards signal management in Pharmacovigilance Learn how we can help you bring drugs to the market faster. =====

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## **The new age digital contract research organizations**

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## Smart New Normal in Medication Management

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# Adopting a Technology-Driven Approach to Implementing EDC for Medical Devices

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submission thereby enabling the sponsor to make more informed decisions. Effectively, the EDC system builds the sponsor's roadmap to bring innovative and necessary medical devices to patients faster. Reimagining Reporting and Visualization During CDM Advancing Regulatory Intelligence with Conversational, Generative AI Role of Predictive Model in Operation Risk and Workload Management Simplifying Edit Check Configuration in Clinical Data Management Learn how we can help you bring drugs to the market faster. =====

## **Bayer overhauls it's clinical trial planning process**

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Insights to generate actionable insights that incorporated real-world data (RWD). In addition, the eSurvey solution mapped to TCS ADD Connected Clinical Trials Platform aided site personnel to remotely and electronically engage in conversation with Bayer representatives and record their response. Introducing analytics into the development of study protocols has allowed us data-driven decision making. We already see improvements in study conduct, which will help us to get new medicines to patients faster. DR.SUBRATA BOSE TCS ADD™ Risk-Based Quality Management Platform Reimagining Reporting and Visualization During CDM Advancing Regulatory Intelligence with Conversational, Generative AI Role of Predictive Model in Operation Risk and Workload Management Learn how we can help you bring drugs to the market faster. =====

## Design Thinking in Risk-Based Monitoring

----- Article source ----- <https://www.tcs.com/what-we-do/products-platforms/tcs-add/white-paper/design-thinking-risk-based-monitoring> ----- Products and platforms TCS ADD™ : A Suite of Modern and Open Technology Platforms Highlights In this article Abstract Critical Success factors - Technology and Experience Design Design Thinking - Creating the Right Start Design Thinking - Key Aspects Conclusion Related reading Modernize commerce for tomorrow Find out more TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Shalini Arora Dr Niraj Vyas Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest

news stories from across TCS. Discover our press releases, reports, and company announcements. 5 MINS READ Shalini Arora Head, TCS Interactive-Lifesciences Dr Niraj Vyas Former Head, TCS ADD Analytics and Insights You have these already downloaded We have sent you a copy of the report to your email again. Most drug manufacturers end up investing more than USD 2 billion and as long as 12 years<sup>1</sup> in the entire process of drug discovery all the way to marketing approvals. Clinical trials form a critical part of this process, and require oversight of participating investigators and sites to ensure protocol adherence, safety of patients, and integrity of data. However, the conventional method of site monitoring has proven to be inefficient since it accounts for 40% of clinical trial costs<sup>2</sup>, with a measly 7% return<sup>3</sup> on the impact of data. Furthermore, with the social distancing norms and travel restrictions triggered by the COVID-19 pandemic, traditional methods of site monitoring are proving even more ineffective. A design thinking approach for risk-based centralized monitoring can offer a solution to these challenges while paving the way for more efficient and cost-effective clinical trials. With the COVID-19 pandemic introducing lockdown restrictions and social distancing norms, the world around us has changed rapidly. However, technology can act as an enabler and bring normalcy. In this context, risk-based centralized monitoring (RBM) has emerged as a viable solution to ensure the continuity of clinical trials while travel restrictions are in place. Risk-based clinical site monitoring relies on a model of centralized risk identification, control, review, reporting, and communication, without the need to visit the sites. It helps reduce costs and allocate more resources to patient safety and sites that require additional oversight. On the patient side, it reduces the effort needed in traveling to remote site locations, especially considering the current situation. While it incorporates many aspects, data-driven smart analytics is at the core of any RBM solution. The solution must have the capability to ingest data from multiple data sources, standardize it, and present it to end-users for deriving actionable insights. For this to happen in time, technology is pivotal. However, another important, yet often ignored, aspect is the in-depth understanding of personalized user needs and a design that fulfills it. Successful implementation of RBM requires a user-centric design approach, the right technology, a well-defined centralized monitoring process, and an integrated team of stakeholders aligned to a common goal. Design thinking workshops can help bring all the stakeholders together and establish consensus around the expectations from an RBM solution. It provides a common platform where people from different regions and backgrounds can share their diverse experiences. Since each participant in the workshop has a unique vision of what the final product may look like, a comprehensive view can be created right from the start. For instance, the vice president of a large American pharmaceutical firm shared an interesting perspective during their RBM journey. He envisioned a data-driven, smart analytics integrated solution powered by the latest AI and predictive technology, with minimal training cost and the highest level of user acceptance. Such a solution can completely transform the way RBM works in the organization. He, however, emphasized the need to make a simple and efficient system that is acceptable to the clinical research associate (CRA). CRAs are one of the key stakeholders impacted by RBM implementation. Such a fundamental shift in the process of site monitoring calls for more in-depth technical expertise and understanding from CRAs.

They would not only be required to handle the system efficiently but also possess thorough knowledge of their trials, sites, and patients. This would ensure that CRAs can act as a critical link between the clinical team and the site team. Their role would also evolve to include decision-making aspect on risk analysis of a site, instead of just focusing on the compliance and accuracy of data on sites. During our design thinking workshops, we interacted with multiple CRAs from different regions. All of them were from different backgrounds and had different stories to tell. A young CRA joined an organization with a dream to make a difference in the lives of the patients. She wanted to make the trial monitoring effective, especially in oncology trials, as one of her closest friends had cancer. She hoped for an intuitive system, with actionable insights, visual cues on the risk score of each site, timely reminders, enabling her to focus her time on high-risk sites, and protocol conduct-related problems. Another CRA was extremely good at crunching numbers and using charts and figures to make decisions. She suggested that there could be a health indicator, or a scorecard of the sites based on their risks and current performances, just like her home budget health indicator offered a sense of how her home budget was performing. Enabling collaboration, co-creation, and democratic design can make it possible for end-users to share not only functional requirements but also unique ideas based on the daily life activities. A design-thinking approach for RBM adopts the same philosophy. Using tools like persona detailing and journey sketching, a design thinker weaves a holistic tale to put all the pieces together. Design done right is extremely powerful and bases itself on psychological principles. It takes into account the power of the subconscious mind in influencing choices, decisions, and many unspoken requirements based on past experiences, memories, dreams, and inspirations of the end-users. For driving transformational changes according to the user needs, the focus cannot just be on the visual aesthetics; it needs to incorporate a more in-depth analysis of the unsaid needs of the user. The view must be telescopic and not microscopic. Organizations that are just getting started with RBM can benefit significantly from design thinking workshops. These workshops can help them acquire stakeholder involvement and align everyone to a common goal. By putting together a team of experienced individuals, organizations can create a unique RBM journey. Design thinking, when done right, can revolutionize the overall product experience in multiple ways. Let us look at a few key attributes: In the life sciences segment, creativity and design play a symbiotic role in enabling solutions powered by futuristic technology. In a world that is constrained by a pandemic, RBM solutions are the need of the hour. Design thinking helps transform the highly technical and jargon-heavy product experience into an easily understood and assimilated one that is mapped to patient needs and provides a 360-degree view of patient health. Quite figuratively, design thinking helps bring life to the sciences. TCS ADD™ Risk-Based Quality Management Platform Reimagining Reporting and Visualization During CDM Advancing Regulatory Intelligence with Conversational, Generative AI Role of Predictive Model in Operation Risk and Workload Management Theme Font size Line height =====

# Next-gen pharmacovigilance transformation model

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Industry Patient-centered Care Models Taking Center Stage in Life Sciences Solution TCS ADD™: A Suite of Modern and Open Technology Platforms Highlights On this page Introduction ROI in PV automation Step-up automation Conclusion About the authors Transformation starts here Find out more TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Dr. Alejandra Guerchicoff Tejas Almelkar Narayanan R. Related reading Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Dr. Alejandra Guerchicoff Head Industry Leader, TCS ADD™ Safety, TCS Tejas Almelkar Product Manager, TCS ADD™ Safety, TCS, Life Sciences Narayanan R. Chief Architect and Head of Clinical & Safety Platforms, TCS ADD™, TCS You have these already downloaded We have sent you a copy of the report to your email again. Rule-based and machine learning (ML) models are widely utilized in pharmacovigilance (PV) to process safety report data. Both models have advantages and disadvantages and contribute differentially time-wise when applied to the PV process. Many life sciences organizations are exploring artificial intelligence (AI)-driven PV platforms to automate the processing of safety data reports. A well-designed AI program strategy is crucial for developing a PV business case. Shifting from a traditional pharma process to an AI-led approach invites disruption and requires the leadership

to understand its business value. Before implementing an AI-driven PV platform in any organization, its business leadership must set clear goals, define a robust business case for investment and financial commitment, and adopt an agile approach to design and scale up pilots. To succeed, it is essential to commit to long-term strategic investments as well as be agile to adapt to plans within the evolving technology landscape. In PV, safety report data comes from structured formats like XML and from unstructured formats such as emails. Extracting information from these formats is a challenging activity. As mentioned above, there are primarily two methodologies for achieving efficiency in case processing: Rule-based approach Machine learning approach An AI-driven PV platform may use both approaches during automated case processing. Given the variety of automation techniques available, it is important to find the right technology combination to support an effective PV automation program. It is also imperative to analyze the cost of implementation in terms of time and resources while finalizing an automation strategy. In this article, we discuss how these approaches are used in tandem to enhance PV efficiencies in processing safety data. “Efficient automation” uses appropriate and calibrated combination of different technologies to provide significant return-on-investment (RoI) on PV process automation. The following are the critical areas of case processing where automation is potentially able to show a significant impact: Data intake: Converting source documents (PDF, MS Excel, MS Word) into formats that can be processed by any safety database Data extraction: Extracting data from source documents and mapping them to the relevant case attributes in the corresponding final report Data enrichment: Determination of attributes and performing the following activities: Duplicate check Identification of case validity Case priority and seriousness Submission of cases to respective partners Automated narrative generation Benefits of efficient automation: Efficient automation, by its very nature, provides many benefits over the traditional process. A few of them include: Production-ready: Availability of out-of-the-box automation results in efficiency and efficacy improvement from Day 1 of deployment. Ease of implementation: A short implementation cycle requires limited human and technical resources. Continuous improvement: Automation algorithms get better trained with every case processed, resulting in enhanced accuracy. Scalability & Flexibility: Minimal changes in the PV operational landscape and case processing under all circumstance including, Increase in the number of Safety cases New report formats New products in the market/pipeline Ultimately, implementing a cognitive automation case processing platform provides PV teams with a powerful tool to assess and evaluate potential safety signals in a timely manner, and results in a more proactive and efficient approach to signal detection and effective risk management. Automation methods Let’s look at the two automation approaches widely used in pharmacovigilance. 1) Rule-based approach A rule-based system produces predefined outcomes and determinations that are based on a set of certain deterministic rules based on coded predefined conventions. Such a system applies rules to store and handle data. Based on the input conditions and rules, the output is determined. In other words, a rule-based system is a logical program that uses predefined rules to perform automated actions, as shown in Table 1 below. Rule-based systems perform high-volume activities,

thereby freeing up human resources for handling more complex tasks, and include the creation and usage of the following: Deterministic rules-based on a predefined convention Optical character recognition (OCR) And techniques such as: Named entity recognition (NER) patterns Dictionary lookups Regular expressions Rule-based approach Example Deterministic rules-based on a predefined convention Age calculated from the patient's date and time of birth (DOB). Optical Character Recognition (OCR) Optical Character Recognition (OCR) is a technology for extracting data from a scanned document or image file and then converting the text into a machine-readable format. It is used to extract data from PDF forms like MedWatch 3500, CIOMS, or any other sponsor specific documents. Named entity recognition (NER) patterns Pattern is an arrangement of identifiable text elements in a particular sequence. Sample input text: "The patient was treated with drug X for lung cancer". The pattern identifies the words "treated", " drug X" as a drug, "lung cancer" as a medical term etc. Based on the NER pattern, the application concludes that the medical term "lung cancer" is an indication. Output: Lung cancer is an indication Dictionary lookups Synonym dictionaries for medical terms, products, etc. Global and customer-specific dictionaries. Regular expressions A regular expression is a pattern that describes a set of strings that matches a pattern. Example: Regular expressions are used to identify dates in text. A numeric string of the DD-MON-YEAR pattern is identified as a date using a regular expression.

Table 1 – Rule-based approach 2) Machine learning approach The machine learning system uses statistical techniques to enable applications to learn without being explicitly programmed. It creates its own set of rules based on the data it gets trained on. ML systems are based on the probabilistic approach (as against the deterministic approach of the rule-based algorithms). A modern, open, flexible, and well-designed AI-driven PV platform should include several models that simulate case-processing activities like humans. These models include various ontologies comprising patterns as well as phrases analogous to human intellect. The ML approach has two phases: (a) the Modeling phase, and (b) the Operational phase

a) Modeling phase: In this phase, the AI models are trained using the "labeled" data. The labelled data is the input data, which is tagged with the correct output. The modeling phase, as shown in Fig. 1, consists of the following steps: Obtaining a labeled data set Training the models on the labeled data set Validation of the models Model changes based on validation results Model training, validation, and update is a cyclical process that is repeated till the model reaches its optimized performance. In the cyclical process of the modeling phase in an ML-based approach in pharmacovigilance, first comes obtaining a labeled dataset. The next step is to move towards training the models on the labeled dataset, followed by the validation of models. Lastly, the model changes are executed based on the validation results. This process is repeated till the model reaches its optimized performance.

b) Operational phase: After the models are built and evaluated, they enter the operational phase consisting of the below steps, as shown in Fig. 2. In the operational phase of an ML-based approach, the validated models are developed and deployed. Next the performance of the models is monitored, and then feedback is obtained for retraining the models per requirements. Continuous learning is an essential feature of the operational phase. Once the validated system is deployed, the performance is monitored and the models are re-trained as required. As part of the performance evaluation,

monitoring takes place through reconciliation of the information from safety cases processed by a machine with the cases amended or changed by the human user. The output from the automated application is compared with the cases that have been quality and medical reviewed. The reconciliation of pre- and post- reviewed cases provides inputs to re-train the models. Thus, the ML models continue to get trained with more cases being processed, resulting in enhanced accuracy. The use of both rule-based and ML approaches is essential for efficient automation. Case processing is divided into different activities, and automation is applied to each activity. The activities and type of automation applied (rule-based and ML-based) are given below in Table 2.

Case processing activity	Rule-based approach	Machine learning approach
Data intake	Digitization through optical character recognition (OCR) tools.	Business rules for case validity, case priority, and case seriousness.
Case triage	AI/ML-based OCR tools that extract data from documents of different formats.	Data extraction
Data extraction	Data extraction of different fields, including but not limited to patient tab, laboratory data, event description, product tab, causality and relationship, assessment, and listedness based on various rule-based techniques.	Usage of AI/ML models to identify and map various field attributes.
The trained AI/ML models	are strengthened as part of continuous learning, resulting in increased accuracy of extraction.	Duplicate check
Incoming case	to be flagged as initial/follow-up/duplicate/new based on predefined rules.	Using trained AI/ML models, the application updates the key parameters used for duplicate search and the weightages associated with those parameters.
Auto narrative generation	Narrative is generated automatically based on predefined templates.	Uses trained AI/ML models to select the correct narrative template based on the case data. The narrative is then automatically generated based on the selected template.
Submission & reporting	Generates ad hoc and customized report and output dissemination to predefined users based on predefined rules.	

Table 2 - Efficient automation with rule-based and ML approaches

Improved PV data processing and analysis with powerful methods and algorithms, like the rule-based approach and ML models, eliminate manual burdens and provide enhanced efficiencies compared to the traditional PV model. The ever-increasing volume of safety reports results in failure to handle adverse events timely, thus compromising patient and consumer safety and health. During the last five years, we have seen a rapid advancement and adoption of cognitive technologies. However, there are concerns about the quality of information, how accurately the AI/ML platforms can interpret safety report data, how to justify decisions made by AI, and the investment required for procuring these new systems. In this article, we discussed that, despite the challenges, when we apply rule-based approach and ML approaches simultaneously to the same case processing steps, the benefits of automation are significantly higher.

Unlocking Transparency of Artificial Intelligence Models

A beginner's guide to AI driven pharmacovigilance platform

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# Revolutionizing clinical data analysis and reporting

----- Article source ----- <https://www.tcs.com/what-we-do/products-platforms/tcs-add/white-paper/ars-model-revolutionize-clinical-data-analysis-reporting>

----- Industry Patient-centered Care Models Taking Center Stage in Life Sciences Solution TCS ADD™: A Suite of Modern and Open Technology Platforms Highlights On this page Conventional reports Clinical data reporting Designing clinical trial report Creating clinical trial report (CTR) Overview of CDISC ARS ARS automation Benefits of ARS Conclusion Acknowledgment About the authors Transformation starts here Find out more TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Figure1 Table 1 Table 2 Figure 2 Charusheela Thakur Shailesh Kumar Related reading Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Charusheela Thakur Domain Consultant, TCS ADD™ Metadata Repository Shailesh Kumar Functional Consultant, TCS ADD™ Metadata Repository You have these already downloaded We have sent you a copy of the report to your email again. Analyzing clinical trial data culminates in tables, listings, and figures (TLF) as reports that are part of the clinical study report submitted to regulatory authorities or can be used for an ongoing review during study conduct e.g., safety update reviews. The importance of accuracy with respect to content makes it a time-consuming, effort-taking but necessary activity for clinical study analysis. There are two aspects of clinical reporting: Designing the TLFs, and Generating the TLFs based on

study data Both activities are manual, and interrelated but can be catered for by a single solution. Let us understand this further. For any clinical study, the entire package of clinical trials will primarily consist of standard reports and study-specific reports. The design and layout of standard reports would remain the same and would not require additional work (such as generating and validating the standard reports). However, if there is any “study-specific” update in the standard report, it would be mentioned in the specification document which needs to be incorporated by the study programmer. We, therefore, can conclude that the standard report design can be reused for each study after some minor modifications defined by the sponsor at the study level. However, the study-specific reports must be designed and currently, they are being designed. These are being maintained in documents or even designed on slides and pasted into the document. Lack of automation between specification and deliverable is one of the reasons for the gaps that are observed in reports during submission. Also, such a lapse is noted in later stages where some amount of clinical trial data is available. As mentioned earlier, the study programmer is the link between the specification and TLFs that are created. Currently, the process flow is depicted in Figure 1, where the trial statistician lists the TLFs (either from standard or study-specific) in the TLF specification document. This is then taken as input by the study programmers (including validators) who then create the codes needed to generate the TLF. These codes could also be a part of a standard library in some cases. Hence, every update that happens in the specification is cascaded through the programmer to see the intended impact in the TLF. This does have its own disadvantages. Other than the lapses and errors caused due to misunderstanding of the specifications, this also requires complete flow understanding for new programmers. Hence, new resources cannot be aligned during milestone deliveries. Manual workflow process, where the study programmer works as a link between specification and TLF (tables, listings, and figures). The trial statistician lists the TLFs (either standard or study-specific) in the TLF specification document. This is then taken as input by the study programmers, who then create the codes needed to generate the TLF. Clinical trial report In short, the TLF process can easily be optimized further to reduce the time and effort of the team. It can be summarized as follows: The specification should be consistent and machine-readable. Based on the specifications that are defined, the layout of the TLF should be easy to comprehend. The meaning and implication should be consistent to decrease the learning curve. Lastly, the specification should be in a format that can be consumed by an engine for generating the TLF automatically. All the above goals will not only reduce team efforts but also reduce the gap between the design and the actual report. However, to achieve this, we need to have robust data models which can cover all aspects of clinical trial reporting. CDISC has developed and announced the Analysis Results Standards (ARS), which is an exhaustive model covering all aspects of analysis reporting. The model covers the following. Table of contents: This provides an overview of the reporting package part of ARS that would be delivered for analysis. E.g. you could have a subset of reports being generated for an interim analysis. Layout: This provides all the layout details for each individual report. It caters to managing the title, footnotes, section header, legends, and all other details that are to be maintained to enhance the report. Report content: This defines the content that would be displayed in each report. For listing, the

report will typically contain the values under variables with or without any condition. This would include a list of the statistics that should be shown e.g. the mean or the standard deviation or the quartiles and so on. This also specifies the population on which the report would be derived. Content derivation: Once the content has been defined for the report, the user would need to define how the content would be derived from the dataset. So, for example, if the statistics are to be displayed in the percentage of adverse events in the safety population, the report would need additional information regarding the numerator (like the count of adverse events) or the denominator (like the count of subjects in that treatment group). Data massaging: This defines data massaging, which is needed to derive the report or to base the analysis on. Analysis result storage: It is the structure to store all the analysis results that are generated. Since it is a single data model, the storage of all reports is consistent, and a report generation engine can be executed to generate reports in one go. As an example, let us look at the standard demography table as shown in Table 1. Standard sample analysis result structure used to generate the report Standard demography table Table 2 below depicts the same table shell along with annotated ARS categories (Layout, Report Content, Content Derivation) and primary metadata points (Display, Analysis Group, Analysis Variable, Treatment Variable, Analysis Method, Display Format, Operation). As evidenced by the annotated shell, all aspects of the report can be defined using the ARS model. This is also true for complex shells where the other categories mentioned above can be referenced. Depicts Table 1 shell along with annotated ARS categories (Layout, Report Content, Content Derivation) and primary metadata points (Display, Analysis Group, Analysis Variable, Treatment Variable, Analysis Method, Display Format, Operation). The ARS is a complete structured representation of the analysis As seen above, the ARS is a complete structured representation of analysis which streamlines the analysis process. Given the robust structure for ARS, there could be multiple possibilities for automation but let us consider the following use cases: Depicting the implementation of the TLF designer and the TLF engine, showing a reduction in manual intervention. The optimized process reduces manual effort while implementing TLF designer and TLF engine The ARS model on the framework of a robust MDR and a well-built execution engine will optimize the study deliverable process significantly. Since this is metadata-driven, it not only saves effort but also helps in reducing the errors that might arise. It is also beneficial in cases where the TLF specifications go through changes during study, and/or closure of the study. The process around specification development can be developed so that there is a negligent chance of the changes not being reflected in the TLF metadata. Let us look at the benefits of implementing ARS in the framework of MDR (metadata repository) and CDR (clinical data repository). Metadata content TLF designer: Since each aspect of the report is defined precisely by a specific component within the model, it is easier to define new reports in a standard format. This presents an added advantage that the TLF designer metadata extract is not only machine-readable but can also be consumed as a mock shell specification document. Study setup: A standard library for the TLF metadata in the MDR not only allows the standards team to maintain the metadata for the reports but can also be used to set up the study for standard reports in a single click. TLF automation: A metadata-driven execution engine to read the machine-readable TLF specifications can

automate report generation. So, the MDR will implement the ARS metadata as a single source of truth to ensure that the downstream activity of creating the report consumes the same metadata. End-to-End traceability: Since the ARS model provides a component to define the transformation metadata as well, complete end-to-end traceability can easily be built on top of libraries. Data content The analysis result data model can be incorporated into an existing CDR to store the results across different studies. This will facilitate activities like data mining and even meta-analysis to draw insights while pooling the result for a single compound or indication or population. An MDR with robust metadata management helps organizations to reduce cost and effort, promotes reusability, assists with process automation, and enables end-to-end data traceability. Including the robust ARS model not only strengthens the MDR to meet the above objectives but also provides a framework to design new TLFs. The complete framework has immense potential to help organizations attain operational efficiency by enabling process automation. The authors would like to thank Mayank Bhatia, Head of Product Strategy and Management, Tata Consultancy Services Ltd (TCS) for providing valuable guidance and feedback. © Copyright [2024], Tata Consultancy Services Limited. All Rights Reserved. Document ID CGTC010555 Unlocking Transparency of Artificial Intelligence Models Next-gen pharmacovigilance transformation model A beginner's guide to AI driven pharmacovigilance platform Integrating AI and ML into SDTM transformations Learn how we can help you bring drugs to the market faster. Theme Font size Line height =====

## Next-gen medical writing: Current and future perspectives

----- Article source ----- <https://www.tcs.com/what-we-do/products-platforms/tcs-add/white-paper/next-gen-medical-writing> ----- Industry Patient-centered Care Models Taking Center Stage in Life Sciences Solution TCS ADD™: A Suite of Modern and Open Technology Platforms Highlights On this page Abstract Introduction Medical writing path AI in medical writing Automation use cases Concerns Guardrails Conclusion About the authors Transformation starts here Find out more TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Table 1 Table 2 Table 3 Table 4 Table 5 Dr. Sonal More Dr. Alejandra Guerchicoff Related reading Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights,

analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Dr. Sonal More Product Manager, TCS ADD™ Dr. Alejandra Guerchicoff Head Industry Leader, TCS ADD™ Safety You have these already downloaded We have sent you a copy of the report to your email again. Medical writing is a crucial communication channel for sharing and preserving knowledge related to medical research and healthcare-generated information. The evolution of medical writing has been a transformative journey from pen and paper to AI-generated writing in today's digital era. AI has redefined human-machine interactions by infusing cognitive capabilities into computing systems. Rapidly, the medical writing community acknowledged the far-reaching impact of AI and opened to exploring and using it. It is obvious, the future of medical writing will be powered by AI-enabled machines and applications that eventually will evolve from niche to mainstream. Each automated task implemented with AI or without AI will be a vital piece shaping the collective landscape of futuristic medical writing. Digital technologies have transformed the life sciences landscape, revolutionizing the entire spectrum from product discovery and clinical trials to pharmacovigilance, post-marketing surveillance, and clinical practice. It is a well-known fact that due to patient safety, data integrity, and security concerns, the medical, pharma, and healthcare industry has always been a cautious and late adopter of newer technologies, initiating their use in isolated pockets. On the contrary, over the recent years, the life science industry witnessed exponential use of AI and ML in product development, which gained further momentum with the advent of GenAI. GenAI emerged as the transformative tech trend in 2023, transforming how content is designed, drafted, and generated. AI, especially GenAI, is undoubtedly here to elevate medical writing, unlocking innovative possibilities for enhancing quality and collaboration. Over the decades, the world of writing has evolved along with advances in computing technology. Text editing software, document management systems, the internet, web, cloud computing, Internet of things (IoT), data analytics, and AI-driven solutions seamlessly reshaped how we create, consume, access, and disseminate content. In the medical writing space, Microsoft Word and Google Docs, with their intuitive and user-friendly interface, have been the primary work base for authoring, editing, and organizing content. The authoring experience improved with a steady influx of versatile features in word processors and specialized software for reference, graphics, collaboration, plagiarism, editing, and publishing. Standardization efforts led to the birth of common document templates instilling a consistent, harmonized, industry acceptable structure,

language, and standards, improving communication across document and users. Steadily document-based templates matured into e-templates to support the reuse of content between specific document pairs, minimizing manual efforts. Online meeting software interlinked teams regardless of location and became a natural way to connect, converse, and collaborate in medical writing. Most of the technological solutions for medical writing were process-oriented and document-centric, confined to a closed user base or a document type. Thereafter, considering the reuse of content across a pool of documents, the technological investments in medical writing shifted from document to content. Structured content management (SCM) systems were designed to create content once and use it often, marking the beginning of true automation in medical writing. Inclusion of semantic markers in SCM systems has helped to add context to the content, making it machine-readable. Use of biomedical terminologies and markup languages transitioned semantic authoring models into data-driven authoring models. As drug research thrives on data, data-driven insights have been found to complement and supplement the designing process of core documents such as clinical study protocols. Long ago, AI was embedded into the computing systems assisting everyday writing via autocorrections, word suggestions, paraphrasers, summarizers, and language translators. With the release of Open AI ChatGPT in 2022, AI and its spectrum (NLP, ML, GenAI) became the transformative force disrupting the way we work and conduct business, especially in the information and content industry. The ability of AI spectrum to decode human language, process enormous content swiftly, learn from patterns, infer trends, and translate insights into tangible outcomes has numerous applications in medical writing. It is often difficult for medical writers to find enough time to focus on crucial aspects of their work such as critical thinking, reviewing, and engaging in meaningful discussions around science. AI has the potential to make the job of medical writers more productive by automating various aspects of content development. An AI-enabled tool would help to search, screen, and select relevant scientific literature. The capability of such tools could be expanded to extract and gather specific data points for analysis or summarize the content. Similarly, the extractive function of AI would help to collect, standardize, and organize medical research concepts from diverse historical documents in a semantic machine-readable repository to discover new insights and experiment with new research designs. Digital libraries of clinical study concepts would facilitate development of clinical study protocol and the downstream systems and documents leveraging interoperable ecosystem for clinical studies. AI-based text generation models trained on multiple structured and unstructured domain specific data sources can be queried to generate contextual outlines, comparative analysis, and summaries as well as articulate data trends and patterns. AI solutions assisting research would help to converse with source files, comprehend complex information, evaluate references, match earlier work, annotate content, and much more. Peer review could be streamlined with AI tools performing checks to confirm compliance with reporting and submission process. AI model performing data, language, and formatting checks has potential to reform the traditional quality check activity into a few minutes' digital procedure. The level of review and quality checks could be iteratively evolved from basic to advanced criteria. AI-enabled strategies could be used to build point solutions addressing specific tasks or could become an integral part of a

platform orchestrating the end-to-end medical writing process or could adopt an omnichannel framework providing access to all forms of AI-based automation tools and technique from a single platform. In-depth understanding of the medical writing standards, operating procedures, and guidelines followed by thoughtful assessment of the industry requirements and available resources would help to construct intelligent architecture, workflows, and tools. Table 1 reimagines the medical writing manual workflow with automation possibilities. Medical writing follows a well-defined process involving manual tasks and intellectual deliberations. Automating repetitive, mundane, or manual tasks will free up time that can be spent focusing on science and enhancing the efficiency of the overall process and quality of content. Traditional versus next-gen writing process

The way the medical writing content is structured, drafted, and formatted is governed by the topic being discussed, research milestones, document intent, and the target audience. Considering these influences, medical writing discipline broadly falls into below three streams (Table 2) and automation for each of these groups requires customization for subtle requirements. The medical writing field encompasses a diverse range of document types, broadly classified into 3 major streams: regulatory, scientific publications, and marketing. To achieve optimal automation, it is essential to consider the specific nuances of each stream. Regulatory, scientific publications, and marketing are three broad streams in medical writing Automations for any stream of medical writing should aim to deliver precise foundational information which could be then moderated and optimized by medical writers, applying human insights, critical thinking, experience-based expertise, and emotional intelligence. Use cases with GenAI should be qualified judiciously after excluding other methodologies such as rule-based programming or traditional AI. Any form of automation including GenAI application should be considered as writing aid and not as a substitute for human author. A balance between realistic expectations and undue fear about AI would guide use of AI in areas that it excels, that are swift processing of massive diverse content. We present automation ideas for key deliverables of some medical writing streams (Tables 3 & 4): Suitable and forward-thinking methodologies and techniques will facilitate scalable automation of clinical documents. Strategies to automate the development of key documents Suitable and forward-thinking methodologies and techniques will facilitate scalable automation of activities associated with medical writing. Strategies to automate key activities Along with efficiencies, AI, particularly GenAI, carries functional, operational, and compliance risks, which include inaccuracies, bias, misinformation, data privacy, lack of explainability, question on accountability, and threat to livelihood of mundane job roles. Apart from these evident concerns, many more unforeseen risks are likely to surface with more usage of AI in the real world and different domains (Table 5). Owing to critical concerns and risks associated with AI, it is important to stress that AI-generated content needs to be checked and validated by a human. Medical research fields, including medical writing faculty, must evolve in tandem with technological advances. It is necessary to eliminate the redundancy of traditional methodologies and enhance the intellectual aspect with transformative technology. The limitations in technology can be mitigated by the mediation of technological alternatives, thoughtfully formulated directives for use, and the involvement of wisdom in human review followed by continuous feedback. Benefits and

limitations of traditional vs next-gen medical writing workflow The concerns associated with AI could be overcome with counterbalancing measures, alternate options, continuous evaluation, and risk mitigation strategies. Risk management for AI solutions should define acceptable and unacceptable levels of risks and clarify appropriate - legal, quality, privacy, social, transparency, system, organization, and industry governed - guardrails. Ethical concerns with AI use in medical writing will require a thoughtful approach and practical guidelines. It is indeed difficult to retrospectively correct bias in solutions trained on data having toxic, bias, disproportionate, and inaccurate information. Prospective measures such as regular retraining with the latest knowledge and audit of algorithms will help to detect and prevent bias and misinformation. Use of technical metrics would help to quantify performance, trustworthiness, and risks of AI applications. Use of AI in medical writing should be made responsible and explainable with clear guidelines by policy makers, further supported by robust validation processes, consistent interactions between AI systems and human expertise, and acknowledgment of role and extent of AI use in documents. Additional vigilance, fact-check, and verification of source would be essential for AI-derived outputs. A human in loop strategy must be an integral and consistent mechanism to continuously correct and enhance decision making capabilities of AI solutions. Since adaptive AI seamlessly infiltrated our general and specialized areas of work life, this progress went unnoticed leading to skills gap, lack of clarity on right use cases, and multiple risks. There is an ever-increasing fear that AI will replace humans leading to mass unemployment. This has resulted in a low to moderate level of readiness or resistance to automation opportunities possible with GenAI. It is important to acknowledge that AI will not eliminate the medical writer's (MWs) role but drastically transform the way writers do their job. AI is an aid to process high and diverse data volume and generate content, and in the current status will not replace human critical thinking. Partnering of life science industry with innovative technology providers will help to address the specific needs of medical writing domain and design flexible solutions in a personalized manner. Technology providers, by leveraging the latest technology, expertise, experience, seamless support, risk management strategies, would help the life science business to launch or propel their tech transformation and be ready for future disruptions. Training and education would help to keep pace with the change and ensure a seamless transition into the new way of working. A merger of transformative technological expertise and life sciences intelligence to pilot AI-driven solutions would supercharge the present medical writing workflows. The life sciences industry has acknowledged the substantial benefits of AI and GenAI in product development and targeted therapies and is ready to adopt AI with adequate guardrails. The use of AI has garnered fast followership across the medical writing domains to achieve process and content optimization. In the medical writing process, AI can be used to automate a multitude of operational and functional tasks. Ability of AI spectrum to understand human language, search sources, identify relevant content, extract the content, process text, and generate new text saves time which will eventually reduce cost and accelerate the time-to-market for medical innovations. © Copyright [2024], Tata Consultancy Services Limited. All Rights Reserved. Document ID CGTC010552 Next-gen pharmacovigilance transformation model Unlocking Transparency of Artificial Intelligence



Models A beginner's guide to AI driven pharmacovigilance platform Rapid Standardization in Clinical Trials with Metadata Repository (MDR) Learn how we can help you bring drugs to the market faster. Theme Font size Line height =====

## Simplifying the edit check configuration

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is captured into electronic case report forms (eCRFs). Edit check programs or algorithms validate the data for any errors, alert the user when there is a questionable data entry, and ensure the clinical trial data adhere to standards. Edit check configuration comes with its own set of challenges. Clinical trial managers get into an arduous cycle of working with multiple stakeholders from the application development team and developers involving multiple iterations of testing and approvals. The other approach calls for a low-code no-code build interface in the application and specific skill sets about the tool and in low-code no-code edit check building. Both these approaches take a long time as well as demand specialized skill sets. A new approach that combines natural language input, natural language processing, and generative AI addresses this challenge and accelerates edit check even by clinical trial managers that don't have the necessary skill sets. Following is the sequence in the new approach: The solution can also analyze the eCRF form to show context-aware smart recommendations to the user to suggest edit checks that might be useful for that eCRF form. On average, an edit check development takes weeks and months. This proposed solution can reduce this time to minutes or even hours, which has the potential to transform the clinical trial edit check configuration landscape. The generative AI model will generate a JavaScript code which, after few sanity checks, will be embedded with the eCRF form. When the user submits the form, the JavaScript code will execute and perform the field validation checks and show appropriate validation error message to the user if validation fails. To read the whole paper, [click here](#). Standardization of Data Transfer Agreements & Automation in EDC Future of RBM in Clinical Trials Fast Track Implementation of electronic consent during COVID-19 Digital data flow and technological solution providers Learn how we can help you bring drugs to the market faster. =====

## **Regulatory intelligence with conversational and GenAI**

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committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Saurabh Das Head, TCS ADD™ Research & Innovation Team Product Head, TCS ADD™ Analytics & Insights Rohit Kadam Researcher, TCS ADD™ You have these already downloaded We have sent you a copy of the report to your email again. Staying up to date with regulatory requirements, especially in the field of life sciences, is extremely important. Life sciences organizations must adhere to these changing regulations and take data-driven decisions. Manual regulatory website search process is extremely time-consuming and effort-intensive. The sheer data volume, extracting information from unstructured data, limitations of the tools, expertise, and effort required to absorb all the data and interpret the insights for decision making are some of the inherent challenges today. Compliance to data privacy regulations like GDPR (General Data Protection Regulation) and HIPAA (Health Insurance Portability and Accountability Act) further adds to the complexity. Conversational AI-based solutions have advantages such as natural interaction, contextual awareness, accessibility, scalability, personalization, and multilingual capabilities. LLM (Large Language Model) capabilities include natural language processing, text generation, information retrieval, reasoning, and personalization. Conversational chatbots in tandem with GenAI solutions based on LLMs are useful to address the challenges with regulatory intelligence. They provide reliable, consistent, and robust building blocks to offer conversational assistance to regulatory professionals. By utilizing conversational AI, it is simpler to implement user flow and accommodate business logic easily instead of relying on LLMs to guess the flows. The domain knowledge can be stored in a knowledge repository for easy access. LLMs will help in making the chatbot with minimal training of intents and business flow and providing appealing responses to user queries. The solution comprises of a natural language understanding (NLU) engine capable of performing intent classifications, entity extraction and dialogue management, LLMs, and a knowledge repository. The regulatory assistance chatbot provides an easy-to-use interface to regulatory professionals by eliminating the need to visit different sources. It can provide real-time updates, historical information, and guidance on regulatory changes. The knowledge repository gives the chatbot a contextual understanding of the domain and business knowledge. All these together make it possible to devise an effective regulatory strategy.

This ultimately leads to improved compliance, faster decision-making, and better patient outcomes. Please visit the link below to read the complete paper from where these excerpts have been extracted: Standardization of Data Transfer Agreements & Automation in EDC Future of RBM in Clinical Trials Fast Track Implementation of electronic consent during COVID-19 Digital data flow and technological solution providers Learn how we can help you bring drugs to the market faster. =====

## Reimagining reporting during clinical data management

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Industry Patient-centered Care Models Taking Center Stage in Life Sciences Products and Platforms TCS ADD™: A Suite of Modern and Open Technology Platforms About the authors Transformation starts here Find out more TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Vandita Tripathi Manas Saha Related reading Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Vandita Tripathi Portfolio Head, Digital Data Acquisition & Decentralized Trials, TCS ADD™ Manas Saha Technical Architect, TCS ADD™ You have these already downloaded We have sent you a copy of the report to your email again. Reimagining reporting and visualization during clinical data management Clinical data management is an important part of

clinical trials involving the monitoring of the study parameter analytics, which might include statistical analysis of the captured patient data and management data such as audit trails and queries. Reports and dashboards enable reviewers to access the required analytics from the clinical trial management system. Access to quality reporting data is the key to efficient data management and study success. Most of the reports are predefined and offer little or no configuration options to fine tune the report fields and filters. In real-world situations, the users often run into scenarios where they need a specific type of report containing specific fields or filter conditions that may not be available in the clinical trial management system. The answer to the problem is an AI-based solution that can understand natural language input and translate the same into database queries. The solution accepts a natural language, plain English prompt from the end user specifying the report fields and filter requirements. AI translates the requirements into database queries and executes them to generate and download the required report. Thus, the solution reimagines the reporting solution from traditional user dashboards and canned reports to user-driven, natural language-based intelligent reports along with trend analysis and recommendations. This solution does not need the user to have low-code/no-code custom report building skills or specialized SQL/CQL skills. On an average, a person needs to grasp the low-code/no-code platform and then learn SQL/CQL along with the database schema which might take months to master whereas with this proposed solution, no upskilling is necessary. On an average, a custom report development takes weeks to months in the existing clinical trial landscape. Our proposed solution can cut down that turnaround time to minutes by drastically reducing the time and manual effort needed to generate the reports. To read the complete paper, please [click here](#). Standardization of Data Transfer Agreements & Automation in EDC Future of RBM in Clinical Trials Fast Track Implementation of electronic consent during COVID-19 Digital data flow and technological solution providers Learn how we can help you bring drugs to the market faster. =====

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manual efforts With the TCS ADD™ platforms, life sciences companies  
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## TCS ADD™ Connected Clinical Trials

----- Article source ----- <https://www.tcs.com/what-we-do/products-platforms/tcs-add/solution/tcs-add-connected-clinical-trials> ----- Next-gen clinical trials via digital platform Products and Platforms TCS ADD™: A Suite of Modern and Open Technology Platforms India Pharma Award 2022 Features Challenge Enabling a time-critical remote consent TCS helped Roche roll out an eConsent solution Our Offerings Highlights Transformation starts here Find out more TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. In Focus Supply Management eCOA, Diaries, and Surveys eConsent Telemedicine Devices and Wearables Connected Engagements RECOGNITION Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you

deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Modern. Scalable. Adaptive. Modular. Matthew Moyer, Director of Operations and Supply Tech, Merck, and Narayanan R., Chief Architect, TCS ADD™ Platforms, discuss and demonstrate approaches and real-life examples to enable patient-centric trials through a unified, integrated platform. You have these already downloaded We have sent you a copy of the report to your email again. TCS ADD™ Connected Clinical Trial platform received recognition for providing a unified, next-gen patient and site-centric offering Improved data quality and oversight Quicker decision-making Meaningful insights and preventive intervention Faster drug registration process Pharma organizations need to enable informed, engaged, and connected clinical trials that are patient-centric and site-friendly. The siloed, convoluted, and cumbersome clinical trial processes levied immense operational burdens on sites, sponsors, and CROs, thus preventing them from executing trials effectively. Disparate systems have resulted in manual, paper-based, time-consuming, and error-prone processes resulting in delayed trial timelines. TCS ADD™ Connected Clinical Trials provides a unified interface for patients and sites and incorporates smart, intuitive, futuristic, cloud-based technologies and collaborations to enable next-generation patient-centric trials. 14+ Patents | 19+ Global customers | 700+ Trials supported | 50K+ Sites onboarded | 100% Regulatory compliant | TCS helped Roche roll out an eConsent solution TCS helped Roche roll out an eConsent solution Patient Centricity with decentralized clinical trials TCS ADD™ Connected Clinical Trials Wins India Pharma Award Fast track implementation of eConsent made possible TCS ADD™ Connected Clinical Trials recognized as a leader 01. Supply Management An industry-first unified platform for clinical supply management that brings together kit tracking, unit dose tracking, and digital labels supporting direct-to-patient and traditional supply models. 02. eCOA, Diaries, and Surveys Highly configurable solution with a rich library of personalized and multimedia engagement tools 03. eConsent Secure, end-to-end consent solution supporting paper-based and e-signature; embedded with multimedia engagement tools 04. Telemedicine Device-agnostic, seamless, multi-tenant, and feature-rich televisit functionality for patients, sites, and sponsors 05. Devices and Wearables Biometric sensors with connected medical devices for timely and accurate health insights through automated data collection and remote monitoring 06. Connected Engagements Personalized patient and site support throughout the trial process via portals, apps, and multimedia literature Modern technologies, deep contextual expertise, and close collaboration with pharma organizations, patient advocacy groups, regulatory bodies, clinicians, and others alike combined with an ability to support adaptive (virtual, traditional, and hybrid) studies make TCS ADD™ Connected Clinical Trials, our decentralized trials platform, a preferred choice for trials worldwide. Rachna Malik TCS ADD™ wins the 2021 India Pharma award TCS ADD™ Safety wins the 2020-21 Awards.AI for using AI to re-imagine pharmacovigilance TCS ADD™ Connected Clinical Trials platform wins the 2020 Citeline Award TCS' ADD™ Connected Clinical Trials platform wins the European Innovations Award Learn how we can help you bring drugs to the



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# TCS ADD™ Metadata Repository

----- Article source ----- <https://www.tcs.com/what-we-do/products-platforms/tcs-add/solution/tcs-add-metadata-repository-platform> ----- A READY-TO-USE, INTEROPERABLE METADATA DRIVEN AI PLATFORM Products and Platforms TCS ADD™: A Suite of Modern and Open Technology Platforms Features Challenge Our Solutions highlights BENEFITS Transformation starts here Find out more TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. In Focus Clinical Standards Registry Automated Study Build Automated SDTM/ADaM Transformation Integrated Metrics & Oversight RECOGNITION Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Enabling digital data flow across the clinical value chain by leveraging standards and artificial intelligence (AI) Automates study build, enables robust governance through cross-departmental data lineage and rapidly transforms and generates submission-ready datasets You have these already downloaded We have sent you a copy of the report to your email again. TCS ADD™ Metadata Repository wins big at the India Pharma Awards. TCS ADD™ Metadata Repository won two awards at the India Pharma Awards, 2023, in the categories of 'Excellence in the use of Technology' and 'Excellence in Ancillary Pharma Services'. The platform was recognized for its leadership in leveraging automation, artificial intelligence (AI), and the

Internet of Things (IoT) through its intellectual property and commercial-off-the-shelf offerings. The platform digitizes and transforms patient engagement, metadata management, and regulatory submissions for life sciences organizations. Back in 2019, the TCS ADD™ platform received recognition for digitally transforming clinical trials. The India Pharma Awards bring together industry pioneers and recognize exemplary endeavors in innovation that boost the pharma industry. The TCS ADD™ team received the India Pharma Awards 2019 and 2023 for TCS ADD™ Metadata Repository. The India Pharma Awards provides a platform for the pharma industry pioneers in innovation. Integrated standards and study build Single source of data in a central repository with cross-departmental data lineage Intuitive mapping enabling SDTM setup even before the start of the trial Impact analyzer that assesses the effect of any change by referencing its metadata lineage Pharma organizations need to improve standard compliance and governance through automation. Across the entire study build process, pharma companies deal with non-standard data, manual programming, and disjointed downstream processing that lead to increased process time of the study data tabulation models (SDTM). As a result, pharma companies are looking for an automated and integrated, metadata-driven, end-to-end solution leveraging clinical standards as the driving force. TCS ADD™'s vision is to enable digital data flow by automating all deliverables from protocol and data collection to submission. Integrating AI and ML into SDTM transformations Digital data flow and technological solution providers Metadata management from storage to integration Accelerating speed to market using Metadata Repository (MDR) Rapid Standardization in Clinical Trials with MDR TCS ADD™ MDR helps Pharma transform Clinical Studies TCS ADD™ wins the India Pharma Award 2019

01. Clinical Standards Registry Scalable Metadata Repository (MDR) for multiple standards and templates, including source collection EDC [(Electronic data capture) and non-EDC(Electronic data capture)], SDTM(Study Data Tabulation Model), and ADaM(Analyst Data Model).
02. Automated Study Build Automated study design based on standards and templates via bidirectional integration to the EDC system. Bidirectional integration also allows users to compare metadata set up in MDR and EDC.
03. Automated SDTM/ADaM Transformation Automated creation of ready to use study setup for SDTM, ADaM using standards and cognitive technologies like AI/ML with industry leading accuracies. This includes functionalities such as extracting the transformation metadata based on standards, identifying target structures, and predicting transformation metadata for a new source database. By automating these transformation processes, we streamline metadata management, reduce errors, and accelerate the analysis submission process.
04. Integrated Metrics & Oversight Interconnected CRF, SDTM, ADaM data models across the entire study lifecycle. Merging the best of both worlds i.e., pharma and technology can significantly enhance and accelerate the entire drug development process and build on patients' belief of a better tomorrow.

Rachna Malik  
TCS ADD™ wins the 2021 India Pharma award TCS ADD™ Safety wins the 2020-21 Awards.AI for using AI to re-imagine pharmacovigilance TCS ADD™ Connected Clinical Trials platform wins the 2020 Citeline Award TCS' ADD™ Connected Clinical Trials platform wins the European Innovations Award  
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# TCS ADD™ Analytics and Insights

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Explore the Risk-Based Quality Management solution from TCS ADD™  
Products and Platforms TCS ADD™: A Suite of Modern and Open Technology Platforms Cross-Industry Event Features Challenge Thought leaders opine on the role of predictive analytics and AI in dynamic monitoring and oversight of clinical trials. Our Solutions Benefits Transformation starts here Find out more TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. In Focus Risk-Based Quality Management Clinical Data Fabric Medical monitoring Data-driven feasibility RECOGNITION Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Faster start-ups. Targeted study interventions. Platform live for: 300+ studies | 6,000+ global users | 30,000+ sites You have these already downloaded We have sent you a copy of the report to your email again. Dynamic Monitoring in clinical trial oversight co-hosted with Janssen Thought leaders from AbbVie, BMS, Janssen, MSD, Triall & TCS presented their views on the role played by predictive analytics in dynamic monitoring and oversight of clinical trials. View recording Components implementable separately or in combination Scalable as per the business requirement Deployable standalone or on top of existing solutions Cross-solution integrable with other TCS ADD offerings Quicker data-driven decisions and faster study start-ups are the order of the day From selecting the right site and carrying out its real-time monitoring to analyzing fragmented data and applying predictive analytics for trial-specific use

cases, life sciences organizations are unable to realize value and insights from the current processes. A solution that leverages AI and ML to enable faster study start-ups and achieve targeted study interventions is the need of the hour. TCS launches its RBM Solution Future of RBM Joint Presentation with Janssen : SCOPE Europe 2021 Efficient & User Centric Data Dashboards

01. Risk-Based Quality Management The adaptive, data science-led collaborative platform enables risk-based quality management driven by predictive analytics and facilitates early detection of risks and proactive monitoring strategies. Helps with integrated risk assessment and categorization Provides a configurable library of 40+ KRI/KPI Provisions real-life predictive analytics basis a model trained on historical data Improves overall compliance and efficiency through intelligent decision-making

02. Clinical Data Fabric The Clinical Data Fabric solution provides a unified, interoperable, harmonized, and AI/ML-driven foundation for all data types, such as clinical, operational, and scientific data to enable a centralized framework for driving complex use cases

03. Medical monitoring The AI- and ML-based advanced and integrated solution enables seamless monitoring of the patient's medical data using intelligent and automated clinical analytics for timely decision-making.

04. Data-driven feasibility The solution enables a dynamic approach to site-selection by collating past and current site-performance data supported with the right patient, facilities, and other parameters. Enables automated site-ranking and tiers Incorporates indication, protocol, and site feasibility modules Provisions flexible and dynamic feasibility plans Facilitates integrated e-surveys

At TCS ADD™, we've unlocked the power of data by leveraging next-gen digital technologies. This has empowered sponsors to make data-driven decisions in an expedited manner and has been instrumental in bringing drugs faster to patients in need. Saurabh Das TCS ADD™ wins the 2021 India Pharma award TCS ADD™ Safety wins the 2020-21 Awards.AI for using AI to re-imagine pharmacovigilance TCS ADD™ Connected Clinical Trials platform wins the 2020 Citeline Award TCS' ADD™ Connected Clinical Trials platform wins the European Innovations Award Learn how we can help you bring drugs to the market faster. Theme Font size Line height

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## TCS ADD™ Data Management

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remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. In Focus Integrated EDC Non-CRF Data Management Terminology Management RECOGNITION Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Unified. Intelligent. Cloud-Based. A unified, intelligent & cloud-based solution to aggregate and analyze clinical data, manage end-to-end vendor data lifecycle and deliver enhanced efficiencies across the clinical study phases You have these already downloaded We have sent you a copy of the report to your email again. TCS ADD™ received the recognition for leveraging next-gen technologies to transform clinical trials Configurable based on language preference and local regulatory requirements Scalable as per the business requirement Easy-to-use with minimal training Cross-solution integrable with other ADD platform offerings Plug-and-play orchestration with existing solutions Transition from the traditional, monolithic, and archaic clinical data management processes is needed to run trials the way you want. The life science industry is facing multiple complexities with archaic, disconnected, and disjointed ways of handling data management activities. In a fast-moving technology landscape, the above challenge coupled with disjointed data sources operating with diverse data formats has led to organizations being unable to realize value from data and handle study timelines. Establishing Metrics & Standards for Non-CRF Data in EDC Empowering CDM via Emerging Technologies India Pharma Award '19 Efficient & User-Centric Data Dashboards 01. Integrated EDC A one-stop solution for all study data across build, conduct, and closure phases. Provisions a flexible and multilingual study design Comprises an auto-translation workbench Facilitates seamless management of file- and image-based eCRFs Enables effortless monitoring, reporting, and validation Facilitates integrated medical coding capability 02. Non-CRF Data Management A novel and intelligent solution for managing end-to-end vendor data, vendor performance monitoring, and oversight management. Provisions secure and collaborative data transfer agreement (DTA) authoring Provides automated review, reconciliation, and query management Encompasses a workflow-driven review and approval process Allows dissemination of automated

queries to vendors via the smart communication module 03. Terminology Management An intelligent, cloud-based, and customizable solution for the seamless automation of the terminology management process Enables up-versioning of Medical Dictionary for Regulatory Activities (MedDRA) and WHO Drug Dictionary (WHO-DD) components Provisions standardized as well as customized workflow-driven drug groupings Enables customized MedDRA queries Provides seamless integration with downstream systems Data is a critical element when it comes to conducting a clinical trial, due to which its seamless management becomes highly imperative. At TCS ADD™, we have developed a modern and open solution by leveraging cutting-edge digital technologies such as AI and ML that cater to all data-related needs of sponsor and CRO organizations with quality and agility. Vandita Tripathi TCS ADD™ wins the 2021 India Pharma award TCS ADD™ Safety wins the 2020-21 Awards.AI for using AI to re-imagine pharmacovigilance TCS ADD™ Connected Clinical Trials platform wins the 2020 Citeline Award TCS' ADD™ Connected Clinical Trials platform wins the European Innovations Award Learn how we can help you bring drugs to the market faster. Theme Font size Line height =====

## TCS ADD™ Regulatory

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beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements.

Faster and in-compliance drug registration Chris Lee, VP, Global Regulatory Affairs and Quality Management, Merck, explains how TCS, through TCS ADD™ Regulatory, is creating solutions beneficial not only to Merck but to the overall industry in terms of accelerating the rollout of new drugs. You have these already downloaded We have sent you a copy of the report to your email again. TCS ADD™ Regulatory platform won the India pharma awards 2021

Monitoring of regulatory processes via real-time alerts 50% reduction in submission management activities Up to 20% reduction in overall regulatory cycle times Operational inefficiencies due to the lack of end-to-end traceability, effort-intensive tracking and reporting across projects, and associated plans lead to submission misses and non-compliance. Stringent regulatory compliance and submission standards by authorities have increased the risk of non-compliance and higher costs. In most cases, the existing regulatory intelligence platform is devoid of cognitive intelligence. Also, project planning is highly complex in nature and lacks self-intuitiveness. Siloed views and gaps in regulatory submission status, lack of visibility and reuse of components, operational inefficiencies, and cumbersome program management have led pharmaceutical organizations to adopt AI/ML-driven technology solutions. Envision Smart Regulatory Intelligence in Pharma Unlock future of AI-driven smart pharmacovigilance Unlock Transparency of AI Models in PV Regulatory overhaul for Merck

01. Integrated tracking and oversight Enables the tracking of integrated and actionable regulatory processes across all operating systems, including mobile apps. The module also provides automated alerts and notifications. In addition, it provisions a rich and easy-to-use reporting dashboard and visualization as well as facilitates a template-driven submission planning and customization that allows precise planning at milestone-task-component level

02. Automated regulatory activities Facilitates intelligent redaction, data anonymization, review, quality control (QC), and formatting of regulatory content. The module also facilitates AI-enabled label discrepancy identification and provides region and country-specific archival analytics and reports

03. Regulatory intelligence hub Provides a repository of internal and external regulatory data providing meaningful insights; provisions a smart search engine for Response to Query (RTQ) and market intelligence that comprises a centralized repository of domain ontologies, and accelerates the creation of regulatory responses and submissions

04. Regulatory document creation Integrates and reuses data, documents, and templates from multiple sources through SmartAuthor, thereby automating document creation and reducing submission discrepancies compliance to regulatory timelines adherence to quality and submission accountability of submissions savings in program management reduction in monthly reporting efforts reduction in Health Authority (HA) submission delays

The pandemic resulted in unprecedented collaboration and agility across the pharma ecosystem. With rapid and safe roll-out of drugs of utmost importance, pharma organizations world-over are

harnessing the power of AI and analytics to accelerate the regulatory submission process and launch new drugs for patients. Rachna Malik TCS ADD™ Regulatory wins the 2021 India Pharma award TCS ADD™ Safety wins the 2020-21 Awards. AI for using AI to re-imagine pharmacovigilance TCS ADD™ Connected Clinical Trials platform wins the 2020 Citeline Award TCS' ADD™ Connected Clinical Trials platform wins the European Innovations Award Learn how we can help you bring drugs to the market faster. Theme Font size Line height =====

## **TCS ADD™ Risk-Based Quality Management**

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Industry Patient-centered Care Models Taking Center Stage in Life Sciences Products and Platforms TCS ADD™: A Suite of Modern and Open Technology Platforms Highlights On this page Overview Challenge Solution Solution features Our Solutions Benefits Highlights Transformation starts here Find out more TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Risk assessment and categorization tool Clinical Trial Analytics Quality tolerance limit Subject data analytics Related reading Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Transform your clinical trials with our AI-driven RBQM platform. Enhance efficiency, ensure compliance and drive quality.



You have these already downloaded We have sent you a copy of the report to your email again. TCS ADD™ Risk-Based Quality Management (RBQM) is an end to end integrated, AI- driven platform modelled on FDA and ICH guidelines on 'Quality by Design' and managing 'Critical to Quality' factors for transforming clinical trials by implementing comprehensive risk assessment, monitoring, issue identification and mitigation across operational and clinical data. Our RBQM platform significantly accelerates time to market by improving data quality, study/site oversight, reducing workload by predictive analytics, enhancing patient safety and regulatory compliance. Clinical trial monitoring is facing challenges due to the increased complexity of trials and an increasing number of data sources. This has resulted in operational inefficiency and difficulties in signal detection. Siloed systems, time-consuming study onboarding activities, lack of required skill sets, and limited AI/ML capabilities are hampering conducting clinical trials efficiently, impacting costs and quality adversely. Manual review processes, absence of end-to-end workflows, and difficulties in bringing in cross-functional collaboration are delaying the adoption of risk-based monitoring strategies. The TCS ADD™ Risk-Based Quality Management platform accelerates new drug/therapy development timelines. The platform provides the products and technology to enhance risk assessment, monitoring, quality control, compliance, site performance, and clinical and operational data analytics capabilities. Our unique platform approach allows flexibility, enabling organizations to adapt the tools that best meet their immediate needs while gradually integrating a comprehensive risk-based quality management (RBQM) solution. TCS ADD™ Risk-Based Quality Management platform is powered by four cutting-edge components encompassing end-to-end risk assessment, statistical monitoring, and mitigation of risk. Real-time risk assessment, monitoring and mitigation Scalable, modular, and flexible Encompasses over 40 out-of-the-box KRIs and critical data points and site/patient risk scores System generated alerts and end to end user driven workflows Enables efficient study onboarding in a near-touchless manner Extensive KRI/KPI/ QTL/CDP library for user-driven study configuration 01. Risk assessment and categorization tool The Risk Assessment and Categorization Tool (RACT) is a highly intuitive component that aligns with the industry-standard approach for risk identification and mitigation of critical data and critical processes of clinical trials. The platform facilitates early identification and planning for potential risks that could negatively impact the safety, efficacy, and integrity of the study and study data. Key features: 02. Clinical Trial Analytics Clinical Trial Analytics leverages data-driven insights to optimize the planning, execution, and oversight of clinical trials with a focus on improving trial efficiency, ensuring compliance, and enhancing overall trial quality through robust analytics. The offering facilitates user-driven configuration and centralizes statistical monitoring of over 40 key risk indicators such as patient recruitment rates, protocol deviations, and data entry lags, enabling timely interventions. In addition, it enables patient-specific analytics to detect anomalies in patient data and monitor patient adherence to treatment protocols, and identify patterns that may indicate non-compliance. Key features: 03. Quality tolerance limit The QTL module allows the study team to proactively monitor systemic issues that could negatively impact the safety and efficacy of clinical trials. Key features: 04. Subject data analytics An advanced and integrated AI/ML-based solution that enables the seamless

monitoring of patients' medical data for timely decision-making. It facilitates patient profiling with risk scores, outlier detection, and alerts and notifications to easily identify safety risks and trends. Key features: The TCS ADD™ Risk-Based Quality Management platform commands global usage covering several therapeutic areas. The key benefits include: Increased efficiency and reduced workload Improved data quality and oversight Meaningful insight and prevention of issues global users studies sites therapeutic areas million subjects Role of Predictive Model in Operation Risk and Workload Management TCS launches risk-based monitoring solution Future of risk-based monitoring in clinical trials SCOPE Europe 2022 Adopting a User-first Approach to Develop Efficient Data Dashboards Learn how we can help you bring drugs to the market faster. Theme Font size Line height =====

## Engineering experiences for CSPs and beyond

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## Toward zero touch operations

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Communication service providers (CSPs) need an evolutionary approach that enables them to transform their reactive legacy physical network operations to support the requirements of real-time automated actions and cognitive orchestration, leading to zero touch operations. The new era of smart cities, connected factories, self-driven cars, and drone-based deliveries is putting relentless pressure on communications service providers (CSPs) to deliver seamless and reliable network connectivity. It has compelled CSPs to reposition themselves as digital service providers (DSPs). A major step in this transformation requires effective management of hybrid networks, comprising both physical and virtual networks. Automating operations and taking a machine-first approach is crucial to detecting and resolving operational issues at scale in such a complex network. This means seamlessly migrating to telco cloud networks, embracing technologies such as network function virtualization (NFV) and software-defined networking (SDN), and deploying big data-based analytics and IoT systems – a process that spans multiple phases. This paper outlines an evolutionary approach that enables CSPs to transform their reactive legacy physical network operations to support the requirements of real-time automated actions and cognitive orchestration, leading to zero-touch operations. Traditionally, CSPs have been managing their network operations on a piecemeal basis. With telecommunications networks evolving at a rapid clip, emerging architectures such as software-defined networking (SDN) and network function virtualization (NFV) seek to abstract network functions from their hardware. As a result, most CSPs are faced with the burden of managing both their legacy networks and virtual networks, which in turn increases the complexity, security and reskilling challenges. In addition to technological advancements, CSPs confront a slew of other challenges too. It is expected that by 2026, there will be 3.5 billion 5G subscriptions and virtualization is key to meeting 5G connectivity requirements. At the same time, consolidating data from varied systems, tools and products for an end-to-end analysis and view of the network and its operations is a must. Employing machines to supplement network teams, operation support system (OSS) tools and day-to-day processes is crucial to accelerating service delivery, proactively resolving operational issues, and optimizing costs. In addition, flourishing IoT and cloud services require on-demand real-time service provisioning via automatic spawning of network circuits with the ability to terminate services when no longer needed. As if that weren't enough, today's tech savvy and highly aware consumers demand transparency and instantaneous responses. The answer to these multi-pronged challenges is to take a holistic approach to managing today's hybrid networks and evolving legacy networks over time to attain zero-touch operations. Zero-touch operations (ZTO) is the foundational pillar to creating networks that can effectively self-manage, rectify, scale and administer, without any human intervention. It is vital to seamless provisioning and de-provisioning through mechanized network orchestrators and monitoring of physical as well as virtual networks. ZTO helps CSPs monitor intrusion prevention systems (IPS) and enable security tool

deployments for robust operations as well as automatically raise alerts for incidents and assign them to respective systems. One of the key benefits of ZTO is the ability to handle all communications management intuitively, maintain a record of all network events to co-relate and predict any downtime, and optimize performance, quality, and reporting for the entire network. Furthermore, ZTO enables auto software and firmware installation and troubleshooting of network elements, while allowing intelligent patch management, and scheduled and on-demand backup and storage for contingency. Achieving ZTO, however, is a phased journey that spans four stages. It requires end-to-end virtualization of multiple networks spanning legacy and next-generation technologies. Before embarking on the evolutionary journey, organizations must first clearly segregate their networks and identify the maturity of the entities within the networks to establish their starting point. CSPs can map the degree of virtualization with the degree of automation to identify their state of network maturity. The focus of our approach is based on the level of virtualization in the network, as this is one of the core parameters to enable delivery of on-demand digital services in real time. Other parameters such as orchestration and AI/ML can also impact the level of automation, but we acknowledge that virtualization is the foundational parameter to understand the level of automation a CSP can achieve.

Stage 1 - Traditional: These networks are extensively physical, with no near-term plan to virtualize them. CSPs with traditional networks can begin by automating manual processes such as fulfillment and assurance through tool sets such as command line interface (CLI) automation and robotic process automation (RPA) scripting to move to the next stage. This automation will bring down the operate costs for these networks and make them financially viable for delivering services. Most CSPs, who are government-owned and manage and deliver traditional voice services wear this label comfortably.

Stage 2 - Reactive: Reactive networks combine extensive physical networks with a high degree of automated processes across fulfillment and assurance. This approach is designed to maximize the benefit of network investments made years earlier. This type of network lacks the elasticity and versatility to scale operations up or down based on the demand. In addition, these networks cannot be run through orchestrators for delivering multiple layered services. As a next step in the evolutionary process, CSPs must proactively identify which parts of their network can be virtualized to take network operations to the next level. AI and machine learning-based insights can be generated for such networks and automated actions can be triggered based on these insights. A few multinational telecom companies have been trying to navigate their way through stage two of the ZTO steeplechase.

Stage 3 - Progressive: While a major portion of this type of network is virtualized, these networks either lack a good orchestrator or fail to function effectively due to the dependency on certain physical networks. In such a scenario, where the access network is completely virtualized and the backhaul network is still physical, end-to-end service deployment may not be completely automated and orchestrated, limiting the impact of virtualization. For CSPs with progressive networks, transitioning to completely virtual networks and deploying automation and orchestration is the next step in the evolutionary process. These networks will eventually have to be automated end-to-end to fully realize the agility and automation benefits. Machine learning and analytics can only be employed for part of the network, which is not going to deliver the full value

of any such system. Many of the telecom behemoths need to take either a 'giant leap' or 'one small step' depending on how they are placed on the change curve. Stage 4 – Reformist: These networks are the most evolved – they are characterized by a high level of virtualization and automation. Most standards and products are working for this category of CSPs and they have a huge advantage given the new open technologies that are available to integrate with open APIs, orchestration ecosystems like open networking automation platform (ONAP), open platform for network function virtualization (OPNFV), and so on. The powerful combination of virtualization and automation helps CSPs seamlessly orchestrate services and scale up or down as needed, based on demand. This type of network is the most amenable to the implementation of ZTO as it's easy to collect and analyze data in this type of a network, generating insights for proactive network management. This category of the CSPs must make huge investments in new technologies to figure out how customer and/or service layers will merge with the network. These CSPs have intelligent operations driven by prescriptive analytics and machine intelligence algorithms. Network components are created and shut down dynamically based on the need. It's no surprise then that the numero unos in telecom have already turned reformists. Most of the strategies being discussed in the industry are around reformists, however only 15-20% of CSPs fall in that category. The aforementioned approach includes all the categories of CSPs regardless of whether they have complete physical networks or partial virtual networks. CSPs should evaluate their networks on the basis of these categories and draw a clear strategy for ZTO. However, the reality is that many CSPs are still dependent on legacy physical networks, making the transition to ZTO challenging. With 5G poised to disrupt the telecommunications industry, evolving to ZTO quickly but in a phased manner will be a key to surviving and thriving. This will mean identifying the next steps based on the current network maturity and iterating through the subsequent stages, until the network attains the reformist stage and robotic process automation (RPA) scripting to move to the next stage. This automation will bring down the operation costs for these networks and make them financially viable for delivering services. Most CSPs, who are government-owned and managed, and deliver traditional voice services wear this label comfortably. IoT for operational efficiency and service monetization Microservices in telecom OSS/BSS TCS HOBS for digital transformation of CSPs Tata Sky reduces revenue leakage with TCS HOBS Let's collaborate to improve stakeholder experiences in your subscription business. Theme Font size Line height =====

## Centralized Product Catalog for Platform-centric Positioning

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## **Reimagining Telecom OSS/BSS with Microservices for Greater Agility**

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## **Redefining telco UI/UX with generative AI**

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watch movies or sports), plans with those features can appear first, such as those automatically recommended on popular over-the-top (OTT) platforms. Interfaces can also provide information on how a product suits the customer, making it easier for the customer to decide, as shown in the below infographic: With the advent of GenAI and its proven outputs, front-end systems (CRM, channels, portals) need to change how information is captured from users. The structural rigidity to capture information in multiple fields on a web page needs to be re-designed, with more contextual and conversational interfaces. Rather than listing all products on a page, telcos can use a conversational interface to better understand customers' requirements. Re-imagining front ends with GenAI integration will reduce the need for complex UI/UX development and maintenance costs, reduce agent handling time, and provide personalized experiences for customers. Reimagining customer interactions with GenAI provides a better customer experience and reduces UI overhead. Multiple menu-driven, form-based UI functions for post-sales/ support queries, such as billing, tickets, and profile updates, can also be integrated with the back-end application programming interface (APIs) using GenAI from the same conversational interface. Another prominent and helpful feature is redesigning a trouble or service request with a simple problem description placeholder and leveraging GenAI to automatically classify service requests into different buckets or categories. This shifts the focus to customer problems rather than displaying a page with multiple fields to select, such as category, type, and sub-type of the problem. In conjunction with ticket auto-classification, GenAI can also be leveraged to identify a customer's emotions from the tone of the problem description. For example, a customer reporting a problem such as "I have been distraught with slow Internet since morning" can be automatically tagged to a priority P1 category issue and assigned to a team for quick resolution. Typically, UI developers have to write multiple JavaScript validations to check the input received from users. This requires technical knowledge of handling scripting and maintenance of multiple JS methods. This problem gets simplified GenAI prompts. For instance, UI has different address elements, such as addressline1, addressline2, building, city, and postal code. Developers can create a prompt in an address format to capture a user's address. The input is then automatically validated against the expected format and can suggest the user provide the missing information if it isn't validated. GenAI's overwhelming success is due to its ability to understand human language and use models developed for voice-to-text. Today, customers use instant messaging apps to request a service over a live call or send a recorded voice note. GenAI can translate these voice notes to text and map the corresponding backend APIs to serve a customer's needs. This trend will increase, especially for scenarios related to recharge or plan upgrades. Enterprises can deploy dynamic widgets based on the context of user scenarios to personalize user interfaces. Instead of having a static and cluttered web form with multiple widgets, the UI should auto-refresh with relevant data based on a user's intent. For instance, if the user interaction shifts from order information to initiating a trouble ticket, the UI should adapt accordingly, tailoring itself to the user's needs. Telcos should re-examine their investments in developing and customizing new UI portals, which often involve steep learning curves and ongoing maintenance. Instead, they should explore simpler, GenAI-driven conversational interfaces. These interfaces can personalize customer interactions and are

more intuitive. By reimagining UI/UX front ends with GenAI integration, telcos can reduce the need for complex development and maintenance costs, reduce agent handling time, and provide a better customer experience. From potential to performance by design TCS HOBS™: Engineering experiences with personalization and innovation Attaining zero touch operations with hybrid network management Hybrid Network Ops in a Digital World TCS to Help Converge Improve Customer Experience and Further Accelerate Growth Want to go beyond traditional boundaries? Theme Font size Line height =====

## Business assurance in the 5G era

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for a new wave of innovation and opportunity in the current digital transformation era of unprecedented connectivity. The rollout of 5G networks promises lightning-fast data speeds and low latency and a fundamental shift in how industries and individuals connect, communicate, and collaborate. A wide range of business scenarios are evolving across industry verticals spanning manufacturing, healthcare, retail, automobile, surveillance, banking, and entertainment. Specific use cases such as remote 3D printing, robotic process automation, robotic surgery, immersive online shopping, autonomous driving, real-time traffic management, AR/VR-enabled gaming, CCTV surveillance, and many more showcase the vast potential of 5G technology. Service providers are challenged to provide innovative services and monetize them. Additionally, business revenue models relying heavily on subscription and usage are transforming to newer paradigms such as session-based, Quality of service (QoS)-based, performance-based, network slice-based, and more. To ensure business assurance in 5G, a deep understanding of complex structures is needed to identify and mitigate risks swiftly. One potential application of Enhanced Mobile Broadband (eMBB) for retail consumers is augmented reality (AR) and virtual reality (VR) online gaming. AR and VR gaming require high bandwidth, low latency, and seamless coverage to provide immersive and realistic experiences. With eMBB, gamers can enjoy high-quality graphics, smooth gameplay, and interactive features without lag or interruption. For example, eMBB can enable cloud gaming, where the game is processed on remote servers and streamed to the user's device. This can reduce the user's hardware requirements and costs and enable cross-platform compatibility. To access eMBB services for AR and VR online gaming, retail consumers will need compatible AR/VR devices and access to cloud-based third-party gaming platforms. Devices will need to be smartphones, tablets, or headsets that support 5G NR (New Radio) standards and frequencies. Consumers must subscribe to third-party partners or utilize pay-per-use services to access gaming platforms. Some of the key business assurance challenges that CSPs will encounter in providing eMBB services are listed below: Order provisioning is activating and configuring the service for the customer. Incorrect provisioning of services, such as wrong device ID activation and incorrect VAS bundle configuration can lead to service non-availability, which can impact customer experience, or incorrect charging, which can lead to bill disputes. Third-party partner services integration is enabling the customers to access other services or platforms that the service provider does not provide. Failures or errors in provisioning workflow or manual activation can lead to service unavailability. Additionally, discrepancies in activation dates between the operator and third-party partners result in differences in the duration billed to customers vis-à-vis the duration considered for partner settlement. Billing complexities are miscalculating and over/undercharging the user for service usage. This may involve different pricing models, such as subscription-based, pay-per-use, or hybrid. Inaccuracies in the packages or VAS bundles configured result in excess charging, leading to bill disputes, customer dissatisfaction, or short charging, leading to revenue loss. One possible use case of ultra-reliable low latency communications (URLLC) is autonomous driving, which requires real-time communication between vehicles, roadside infrastructure, and cloud servers. To provide a dependable solution for autonomous driving, the network operator must deploy 5G NR base stations supporting URLLC

features, such as short transmission time interval (TTI), mini-slot scheduling, grant-free uplink transmission, and hybrid automatic repeat request (HARQ-ACK) feedback. The network must also provide end-to-end QoS guarantees for URLLC traffic, such as low packet loss rate, jitter, and end-to-end delay. The vehicles need to be equipped with 5G NR user equipment (UE) that can communicate with the 5G NR base stations using URLLC radio resources. The user equipment (UE) must also support multi-connectivity and handover mechanisms to ensure seamless mobility and reliability. The roadside infrastructure needs to be connected to the 5G NR base stations or the core network using fiber or microwave links. It also needs devices to communicate with vehicles and provide information such as traffic signals, road conditions, and emergency alerts. The cloud servers must connect to the core network using high-speed links. They also need software that can perform advanced data analysis, artificial intelligence, and decision-making for autonomous driving. Some of the key business assurance challenges that CSPs will encounter in providing URLLC services are listed below:

- Network deficiency impacting QoS:** If the network performance is degraded or disrupted, the customers may experience severe consequences, such as accidents, injuries, or losses. This may lead to customer dissatisfaction, churn, and reputational damage for the operator. Therefore, the operator must ensure high availability, reliability, and low latency of the network and the service.
- Billing complexity:** Since URLLC services require very strict QoS guarantees, the operator needs to monitor the network's performance and the SLAs with the customers. The operator also needs to design a pricing scheme that can reflect the value of the service, such as charging based on the amount of data transmitted, the latency achieved, the reliability achieved, or a combination of these factors. Any deficiencies in the collection and aggregation of SLA data would lead to inaccurate billing and non-payments and could ultimately result in customer churn.
- Fraud detection:** URLLC services may also attract fraudsters who may try to exploit the network or the service for malicious purposes. For example, fraudsters may try to spoof or jam the signals of the vehicles or infrastructure in autonomous driving scenarios, causing collisions or traffic jams.

**5G Massive Machine-Type Communications (mMTC) revolutionizes smart city services** such as Smart Vehicle Parking solutions by enabling a vast network of interconnected devices and sensors. These solutions use various sensor devices embedded in parking spaces, communicating through 5G mMTC technology to inform drivers about the available parking spots in real-time through mobile apps or digital signboards. Some of the key business assurance challenges that CSPs will encounter in providing mMTC services are as follows:

- Metering and data aggregation:** Failure to collect, aggregate, and process the enormous volume of transactions generated by connected IoT devices regarding parking space usage could lead to non-charging events, resulting in revenue loss.
- Policy management:** Complexities associated with implementing different pricing models based on demand, such as peak/non-peak hours and location (proximity to malls, stations, etc.). An incorrectly defined policy could lead to excess or short charging, resulting in customer disputes or revenue leakage scenarios.
- Payment gateway integration:** API issues/failures encountered with third-party gateways integrated for FASTag-based real-time parking charges could also lead to possible revenue loss scenarios.

Network slicing enables operators to offer customized and differentiated services to various market segments.

Some services enabled by network slicing include machine-to-machine/IoT, enhanced mobile broadband, vehicle-to-everything, and ultra-reliable low-latency communications. To provide these services, operators need to consider several aspects, including:

- Network configuration:** Creating and activating a network slice for a customer or an application. CSPs handle the requests for network slices, allocate the required resources and functions, configure the parameters and policies, and monitor the slices' performance and usage. While configuring specific parameters relating to latency, bandwidth, etc., for a network slice as per the contractual terms, any inaccuracies causing deviations could severely impact service availability, QoS, reliability, etc.
- SIM card configuration:** Assigning a network slice to a device or a user. To facilitate this, CSPs must deploy a mechanism to identify a device or user and associate it with the appropriate slice. This is achieved by using a Single Network Slice Selection Assistance Information (S-NSSAI) identifier stored in the SIM card, indicating the type of slice the device or user prefers. Any inaccuracies while configuring the SIM card could lead to non-registration of users in the specific network slice created for a customer, leading to service non-availability or the extension of services not aligned with the customer contract.
- Billing process:** CSPs charge and invoice customers or applications using the network slices. They need to collect and analyze the usage data of each slice, such as volume, duration, location, QoS, etc. Complexities in configuring the billing plans across different pricing models and schemes for different slices, such as flat rate, pay-per-use, QoS-based, etc., can lead to billing disputes because of incorrect charging or revenue loss scenarios.

The cloud-native 5G core architecture brings technological challenges affecting network performance, which can impact services and customer billing and lead to revenue leakage or a compromised customer experience. Some critical challenges include regulatory stipulations like spectrum usage compliance and equipment standards, customer-enforced contractual terms for service levels, and evolving customer expectations to meet or beat the industry benchmark levels. To address these challenges, a fully automated Business Assurance Operations Center (BAOC) can be implemented. The BAOCC will compare the reference data from the business support systems, including contractual terms and experience key performance indicators (KPIs), with the real-time network and service performance data from the next-generation operations support systems (OSS). AI and ML-driven algorithms can then analyze this network data to predict potential QoS issues or abnormalities in the device behavior. For the exceptions identified, proactive or preventive actions can be suggested to the next-generation OSS, which can process the inputs and decide upon actions to be effected on the network or service platforms. Depending on the exception category and action, BAOCC can trigger an alert for human intervention for necessary action. For example, in the uRLLC use case challenges discussed above, network service deficiency must be monitored continuously. This can be achieved by ingesting QoS-related data feeds from the session management function (SMF) on a near real-time basis to the BAOCC. BAOCC then raises an alarm upon detection of a breach of QoS values below the committed latency levels for a customer. Further, based on the historical data and trained data models, ML algorithms can predict the possibility of a drop in QoS values at the specific radio network level, calculated based on peak or off-peak hours, day of week, etc. This enables CSPs to dynamically allocate the required network bandwidth to ensure

avoiding service penalties and negative customer experience. ML can also be effectively deployed to identify billing errors and discrepancies, such as incorrect tariff plans or missing/inadequate QoS data required for computing the exact charges as per the contractual terms. By detecting these errors early through the deployment of BAOC, telecom companies can prevent negative customer experiences or revenue leakage and improve their bottom line. ML can be used to optimize pricing and resource allocation for 5G standalone (SA) services. By analyzing usage patterns and customer behavior, ML algorithms help CSPs identify new pricing models and allocate resources more effectively to increase revenues and margins and enhance the customer experience. The advent of 5G networks presents a transformative opportunity for the telecommunications industry, but it also comes with innate complexities in service provisioning, billing, device management, partner ecosystem, and service monetization. To mitigate these risks, CSPs need to fortify their business assurance framework by deploying data analytics, AI-ML, real-time/ near real-time monitoring of KPIs, and process automation tools that enable adaptive error correction and auto-remediation. By embracing these cognitive technological solutions, CSPs can improve the speed and accuracy of business assurance controls, shifting from reactive to proactive/predictive modes, thus ensuring revenue protection, fraud prevention, optimized processes, and enhanced CX. From potential to performance by design TCS HOBS™: Engineering experiences with personalization and innovation Attaining zero touch operations with hybrid network management With TCS HOBS Integrated Revenue Assurance, Tata Sky reduces revenue leakage TCS to Help Converge Improve Customer Experience and Further Accelerate Growth Leverage real-time/near real-time assurance controls Theme Font size Line height =====

## Transforming network operations with large language models

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(Communications service providers) operations are undergoing digital transformation, leveraging new digital technologies and processes to modernize and optimize operations, enhance customer experiences, and reduce costs. CSPs today are capturing data from the network but they are using it only to ensure their network is up and running. While this aspect is crucial and cannot be ignored, it is imperative to realize that the insights available in this data have the potential to achieve more than just network monitoring. Leading service providers are already running programs to create a customer-centric, efficient, and innovative organization better equipped to meet the challenges of the digital age. Many of these service providers are at advanced stages, actively running programs focusing on customer experience, orchestration, automation, and enhancement of data analytics. Large language models (LLMs) have created a buzz because of their ability to generate responses based on large amounts of data. Different industries and segments have already started working on specific use cases. Though CSPs are optimistic about LLMs, they are also evaluating relevant use cases. If the entire network behavior and usage data is fed to LLM models, with or without customer data, the insights derived would be incredible. They will help optimize network, improve customer experience, and enable CSPs for immediate actions as well as long term planning. LLMs have immediate use cases for a variety of applications, such as language translation, question answering, intelligent chatbots, and analytical content generation. In this paper, we explore a few CSP network operations use cases that can either be replaced or complemented by LLM-based tools. Expanding the network capacity to meet a growing customer base is a daunting task for today's telcos. CSPs must strike a balance, avoiding excessive expenditures or cost-cutting, as either extreme could potentially deplete cash flow or lead to customer churn due to lack of capacity. One of the key concerns for CXOs is network planning and design. They have to invest in specialized tools to generate capacity requirements based on data fed to them from inventory and performance management tools. However,

accurate network KPI forecasting remains a challenge due to the dynamic nature of the telecom landscape and evolving customer behavior. Another challenge pertains to manually using the knowledge base. With many equipment, each requiring unique configurations, manual troubleshooting leads to delays in problem identification and resolution. CXOs aspire to deliver the best service experience to their customers, aiming for no outages, meeting the highest service KPIs, and having minimal complaints. However, achieving this appears to be challenging due to the procurement and use of diverse equipment from multiple vendors. These heterogeneous networks throw millions of events, making it complex to monitor, track, and act on each event. LLMs (Large language models) excel in processing and understanding textual data. Both customer support and network operations typically generate substantial amounts of data that are housed in an SQL database. If this data can be queried like natural language, it will help optimize the operations significantly. The key challenge is to convert user inputs already in a textual format to SQL queries which can help with interfacing with the database. Extensive efforts are underway to integrate LLM-based engines with databases, aiming to achieve results akin to how LLMs are leveraged in the textual world. However, current outcomes fall short of expectations. With the advancements in LLM, a new thought process has started integrating LLMs with SQL to help build such use cases. LLMs excel in processing and understanding textual data. If this data can be queried like natural language, it will help optimize operations significantly. The key challenge is to convert user inputs already in a textual format to SQL queries, which can help with interfacing with the database. Extensive efforts are underway to integrate LLM-based engines with databases, aiming to achieve results akin to how LLMs are leveraged in the textual world. However, current outcomes fall short of expectations. We suggest an approach that uses LLMs to convert textual queries from the user into SQL queries, and the output generated from the SQL queries is again fed into the LLM system to generate dashboards, trends, and insights. As opposed to traditional network operations systems that have predefined dashboards and report capabilities, LLMs help generate these reports on demand. We suggest the approach illustrated in Figure 1 to harness the information hidden in databases, which LLMs can use to generate insights for the network operations teams. This approach uses LLM to convert the normal textual queries from the user into SQL queries, and the output generated from the SQL queries is again fed into the LLM system to generate dashboards, trends, and insights. As opposed to traditional network operations systems that have predefined dashboards and report capabilities, LLM helps generate these reports on demand. This approach is applicable across industries where data is stored on SQL databases. Some use cases in the next section explain this approach in greater detail. Fault resolution: When a fault occurs in the network, fault management systems process, analyze, and based on the severity, raise a ticket. The ticket management system manages the lifecycle of the fault and records the steps for resolving the issue. These resolution steps and records become a huge knowledge base that can be leveraged through an LLM engine to propose a resolution immediately. This helps close issues much earlier rather than going through the full cycle of diagnostics and resolution to improve MTTR (Mean time to resolve) significantly. LLM as a technology area is no longer just a passing trend. With LLM, there is a prospect of analyzing through the entire network

data coupled with customer data to provide valuable insights. There is good clarity on what kind of use cases are immediate candidates and which ones would be long-term. Most CSPs have either implemented or are already delivering LLM use cases for applications like content generation and intelligent chatbots. However, the next level of use cases, which we touched upon in the above section, would require some groundwork before implementation. First, there is a need to unify the data models and data distributed across different toolsets. This would require building a metadata model for the whole network and this data model will have the mapping of relationships between different entities across network operations. After that unification, there is a need to identify the right tool and approach to convert textual queries into SQL queries and vice versa. This is an evolving area with various frameworks and tools around. Some good examples are LangChain and DataGPT. CSPs will have to do pilots with some of the tools to work out the best strategy to handle LLM uses. CSPs need to be diligent and focused while working on the business case for these use cases. There are both short-term and long-term uses cases. Long-term LLM-based use cases would not only help in reduced operational expenditure (OpEx) but also expand revenue opportunities by offering focused products and services to existing and new customers, basis the insights provided by LLM. From potential to performance by design TCS HOBS™: Engineering experiences with personalization and innovation Attaining zero touch operations with hybrid network management TCS HOBS™: DNA digitalizes legacy IT stack for personalized CX TCS to Help Converge Improve Customer Experience and Further Accelerate Growth Want to go beyond traditional boundaries? Theme Font size Line height =====

## Eastern Communications expands market footprint

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extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. You have these already downloaded We have sent you a copy of the report to your email again. Eastern Communications needed a next-gen IT platform to manage its upgrade and expansion operations nationwide. TCS, being a trusted IT partner of Eastern Communications, evaluated its business needs and recommended the next-gen HOBS 8 for meeting the firm’s operational requirements. HOBS enhanced interoperability, scalability, productivity, and ease of operations for the client, resulting an enriched user experience. Eastern Communications, a leading telecommunications company in Philippines, has been upgrading and expanding its connectivity and ICT services nationwide. This necessitated the need for a next-generation IT platform with enhanced capacity and capability, rich user experience, and simplified operations. In addition, the Asian telco wanted a solution that would support rapid innovation and help build differentiated products and packages. At the same time, the company wanted to ensure cost-effective operations and gain the much-needed agility to compete in a dynamic market. TCS, a long-time IT partner of Eastern Communications, evaluated its business scale needs and over 100 functional requirements, studied the current operations cost heads, and examined the end-of-life solutions. After this thorough analysis, TCS recommended that the telco upgrade from TCS HOBS 5.3 to next-gen HOBS 8.2. TCS’ services included: Seamless migration of data (customer and network) and applications with near-zero disruption to business throughout the transition period Technology upgrade to Tomcat, Wildfly, and Camunda to ensure scale and lower costs Deployment of microservice-oriented architecture to enhance interoperability, scalability, productivity, and ease of operations Improved user journey and interface to enrich user experience and reduce turnaround time With TCS HOBS 8.2, Eastern Communications now services over 50,000 subscriptions and more than 10,000 products and packages across 28 offerings. TCS’ end-to-end integrated solution has helped the telco offer personalized experience to end users while reducing operations costs by a significant measure. Estimated savings in license costs (in dollars) Improvement in turnaround time Savings in configuration effort “Upgrading to Next-Gen HOBS 8.2 helped improve operational efficiencies” Ronald Rex Evangelista TCS helps Jurassic Fiber launch ultra-fast broadband DNA accelerates digital transformation with TCS HOBS Vodafone Idea chooses TCS HOBS for IoT Device Management Premier telecom in the Philippines expands its ICT Services Let’s collaborate to improve stakeholder

experiences in your subscription business. Theme Font size Line height  
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## Vodafone Hungary transforms order management

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system was needed to cater to fixed voice services as well as cable and gigabit passive optical networks (GPON) network based broadband services. Other transformation goals included bulk order management, legacy service migration, maintenance of service and resource inventory, and fixed IP address management. Integration challenges resolved with TCS HOBS Considering the complex IT and OSS landscape after acquiring UPC Hungary, Vodafone chose the TCS HOBS order management platform to transform its business and optimize time-to-market. The solution is based on plug-and-play service-oriented architecture (SOA) with out-of-the-box (OOTB) interface specifications for third-party integrations. Several open APIs and micro services enabled TCS to quickly integrate HOBS with existing Vodafone systems. TCS HOBS also enabled the configuration of business rules and workflows, automated processes, and incorporated manual interventions. In addition, the availability of tasks, SLAs, and notifications helped Vodafone Hungary to quickly implement various orchestration scenarios for multiple services such as fixed voice services, GPON broadband, and cable network broadband. The mapping of commercial products to the HOBS service catalog which supports routing to the respective logical network platforms also helped Vodafone Hungary ensure seamless service activation. Vodafone reduces the time-to-market and elevates customer experience TCS leveraged its agile delivery methodology and deep contextual knowledge of Vodafone Hungary to implement its HOBS platform in less than eight months. The solution accelerated end-to-end order fulfillment, thereby improving the customer experience for the telco's 750,000 subscribers. minutes for order processing average orders per day order processing accuracy TCS helped Vodafone quickly decommission key components from the inherited architecture. LASZLO LOBODA Eastern Communications improves market presence DNA sustains leadership with digital agility Vodafone Idea Implements TCS HOBS platform for IoT device management Jurassic Fibre launches ultrafast broadband Let's collaborate to improve stakeholder experiences in your subscription business. Theme Font size Line height

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## Sustaining market leadership with digital agility

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# Vodafone Hungary transforms order management

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Products and platforms TCS HOBS™: Engineering experiences with personalization and innovation Challenge Solution Laszlo Loboda, IT Transformation Delivery Senior Manager Benefits Statistics Related reading Create engineered experiences Find out more TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. TCS HOBS™ platform helps the telco deliver superior CX and meet acquisition KPIs You have these already downloaded We have sent you a copy of the report to your email again. Simplifying order management After acquiring UPC Hungary, Vodafone required a middleware solution to transform, rationalize and consolidate the complex IT and OSS landscape. A comprehensive order provisioning and orchestration solution was critical for Vodafone Hungary to manage its nearly one million subscribers. The new system was needed to cater to fixed voice services as well as cable and GPON network based broadband services. Other transformation goals included bulk order management, legacy service



migration, maintenance of service and resource inventory, and fixed IP address management. Considering the complex IT and OSS landscape after acquiring UPC Hungary, Vodafone chose the TCS HOBS order management platform to transform its business and optimize the time to market. The solution is based on plug-and-play SOA architecture with out-of-the-box (OOTB) interface specifications for third party integrations. Several open APIs and micro services enabled TCS to quickly integrate HOBS with existing Vodafone systems. TCS HOBS also enabled the configuration of business rules and workflows, automated processes and incorporated manual interventions. In addition, the availability of tasks, SLAs and notifications helped Vodafone Hungary to quickly implement various orchestration scenarios for multiple services such as fixed voice services, GPON broadband, and cable network broadband. The mapping of commercial products to the HOBS service catalog which supports routing to the respective logical network platforms also helped Vodafone Hungary ensure seamless service activation. "TCS helped Vodafone quickly decommission key components from the inherited architecture." TCS leveraged its agile delivery methodology and deep contextual knowledge of Vodafone Hungary to implement its HOBS platform in less than eight months. The solution accelerated end-to-end order fulfillment, thereby improving the customer experience for the telco's 750,000 subscribers. Time taken to process an order average orders per day order processing accuracy Can LLMs Help Improve Network Operations? TCS HOBS™ Digital Network Operations Business Assurance for 5G - Controls for the Next Gen Services Reimagining Telco UI/UX with Generative AI Let's collaborate to improve stakeholder experiences in your subscription business. Theme Font size Line height =====

## Tata Sky Reduces Revenue Leakage

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for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. TCS HOBS / Case Study TCS HOBS Integrated Revenue Assurance helps the DTH major mitigate dealer and inventory fraud You have these already downloaded We have sent you a copy of the report to your email again. With legacy cable connections rapidly falling out of favor across India, Tata Sky was experiencing a surge in the number of direct-to-home (DTH) subscribers. The company's existing revenue management processes were not automated, which made it difficult to synchronize and validate the correctness and completeness of subscriber and order data sourced from over 10 different internal systems. Without defined control points in place, the DTH major found it challenging to minimize revenue leakage as well as inventory and dealer fraud. As Tata Sky's technology partner of choice, TCS was brought in to analyze the company's revenue chain and identify process gaps. TCS analyzed different operational areas before concluding our risk assessment and creating a series of pre-defined control points. These, along with an enterprise-wide dashboard, allowed Tata Sky to pull and reconcile data from across systems and discover instances of fraud – automating investigation, workflow, and case management. With TCS HOBS Integrated Revenue Assurance in place, Tata Sky could control revenue leakage and minimize opportunity losses while delivering cost assurance and facilitating regular audits and error bucket reconciliations. Leveraging the HOBS revenue assurance and fraud management modules for gathering, analyzing, and reconciling customer data, Tata Sky was able to locate sources of revenue leakage as well spot instances of fraud. Moreover, the solution allowed the DTH major to monitor subscriber, consumption, and financial data in real time. “It all started with small consultation exercise which TCS volunteered to do for Tata Sky. Somewhere during our evaluation, we sensed that the TCS team would help Tata Sky to implement a world class RA system and they really lived up to that expectation.” Tata Sky has been able to simplify its revenue chain and:

Control points for revenue assurance and fraud identification Can LLMs Help Improve Network Operations? TCS HOBS™ Digital Network Operations Business Assurance for 5G - Controls for the Next Gen Services Reimagining Telco UI/UX with Generative AI Let's collaborate to improve

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# Vodacom Sharpens Revenue Assurance Capability

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billing team would often activate services without updating the CRM's contract module. These were also not integrated with the activation platform - leading to service status and other attribute mismatches across systems - causing order fallouts and poor CX. TCS stepped in to transform Vodacom's existing revenue assurance program for a fixed line environment. After analyzing the telecom major's revenue chain, TCS discovered revenue leakage sources and automated the process for measuring how much revenue they were losing using defined control points deployed across the order-to-cash process. TCS also deployed its HOBs Integrated Revenue Assurance solution - an analytics-led, best-in-class platform with multidimensional reporting capabilities. With this solution in place, Vodacom's enterprise business unit could execute four-way reconciliations on several input streams including the CRM, activation, provisioning, and billing systems. This helped the company correlate the latest bill file from the Commercial Finance team with status updates from the Provisioning unit, enabling it to resolve billing issues and recover outstanding revenue. Moreover, the solution was configured to reconcile the master product code tagging list with the CRM and billing system records on a monthly basis for highlighting discrepancies. "With TCS HOBs Revenue Assurance, Vodacom will be able to take a step forward in the right direction." Can LLMs Help Improve Network Operations? TCS HOBs™ Digital Network Operations Business Assurance for 5G - Controls for the Next Gen Services Reimagining Telco UI/UX with Generative AI Let's collaborate to improve stakeholder experiences in your subscription business. Theme Font size Line height  
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## **Deliver Enhanced Value and Trust to your B2B Clients**

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walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. TCS HOBS / Platform You have these already downloaded We have sent you a copy of the report to your email again.

Seamless handling of complex sales and assured service delivery for subscription-based digital businesses CHALLENGE Enterprises catering to B2B clients typically have to deal with far more complexities in terms of products, commercial models, sales cycles, service delivery, and assurance. For example, a complex sale could involve providing managed services, connectivity, devices, and varied service levels across multiple locations. Ensuring the ease of sale, predictability, and transparency across channels is important for B2B clients as their business plans and daily operations are dependent on the commitments from their partners and service providers. Moreover, in an increasingly ecosystem driven environment, enterprises must focus on leveraging their products and their partners’ to build the right offerings for customers, thereby serving the larger goal of creating customer value SOLUTION To address the challenges in dealing with B2B businesses, service providers need platforms with a robust digital core and open APIs to: Launch and manage made-to-order solutions with ease Ensure hassle-free bundling of in-house and partner products Seamlessly handle sales and hand-off to delivery processes Tackle the differences in capabilities required to handle variations in sub-segments, industries, solutions offered, and business models Isolate customer management from back-office infrastructure related complexities Effectively manage the ecosystem of channels and partners A catalog driven platform, TCS HOBS™ provides end-to-end capabilities to help you launch products, drive sales, and manage operations for your B2B clients, while ensuring process transparency and value creation. BENEFITS Increase transparency in interactions with customers (such as sales inquiry, service issue, and so on), thereby bolstering their trust in your brand Improve revenue by significantly reducing the time-to-launch for all your offerings Adopt new business models powered by a catalog driven approach Enhance user experience through automated and guided processes Enable your employees to easily manage B2B clients across the value chain Can LLMs Help Improve Network Operations? TCS HOBS™ Digital Network Operations Business Assurance for 5G - Controls for the Next Gen Services Reimagining Telco UI/UX with Generative AI Let’s collaborate to improve stakeholder experiences in your subscription business. =====

# Expediting Digital Transformation at CSPs and Subscription-based Businesses

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With open APIs and intelligence driven event framework, it helps devise adaptive experience tailored to customer preferences. The fit-for-purpose design ensures a zero touch back-office; configurable processes ensure accelerated transformation and lower TCO. Pre-integrated capabilities across product management, negotiated selling, customer and partner management, service delivery and revenue assurance, and integrated device, network and service management help CSPs and other subscription-based businesses to rapidly transform into digital enterprises. BENEFITS TCS HOBS™ supports over 400 out-of-the-box interactions across various processes such as concept-to-launch, lead-to-order, trouble-to-resolve, and lead-to-cash. It therefore gives a jump-start whether you want to transform your legacy setup or launch greenfield operations. Available with flexible deployment options - as-a-service and plug-and-play, the platform offers the following benefits: Can LLMs Help Improve Network Operations? TCS HOBS™ Digital Network Operations Business Assurance for 5G - Controls for the Next Gen Services Reimagining Telco UI/UX with Generative AI Let's collaborate to improve stakeholder experiences in your subscription business. =====

## Powering the IoT Value Chain

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walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. TCS HOBS / Platform You have these already downloaded We have sent you a copy of the report to your email again. Flexible, scalable platform with pre-integrated capabilities to help enterprises manage IoT services.

**CHALLENGE** The rapid adoption of IoT technology by businesses worldwide has on one hand improved operational control for enterprises, while on the other, resulted in the development of new, innovative offerings such as smart home, connected car, remote fleet management, and so on. This translates into a whole new set of monetization opportunities, which calls for a fully integrated IoT enablement platform to manage operations and tap into the revenue potential. TCS SOLUTION TCS HOBS™ offers a zero touch platform to help enterprises manage IoT services. Based on a catalog driven architecture, the platform enables businesses to rapidly launch, manage, and monetize any IoT service. The cloud based pre-integrated platform includes comprehensive capabilities to configure product offers, govern sales activities, activate subscriptions, deliver customer support, manage heterogeneous devices, monitor process usage, and generate bills. TCS HOBS™ also lets you manage a complex partner ecosystem by streamlining key activities such as partner onboarding, services bundling, and settlements. Backed by open APIs and a strong analytics engine, the framework helps build customized IoT apps rapidly and allows seamless integration with existing systems. TCS HOBS™ offers a zero touch platform to help enterprises manage IoT services.

**BENEFITS** With TCS HOBS™, enterprises can focus on core business activities while TCS tackles the technology needs in an 'as-a-service' model. Key benefits include:

- Reduced time-to-market: Launch any IoT service in a quick and cost-effective manner, and grow market share exponentially
- Partner ecosystem management: Efficiently manage large partner relationships enabled through hassle-free partner onboarding, product bundling, and settlements
- Lower TCO: Enjoy the flexible commercial model to pay as you grow

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## **TCS HOBS™ Electric Vehicle Charging**

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## **TCS HOBS™ Catalog-Driven Front Office**

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experience ----- Industry Connect. Curate. Comprehend: Unlocking Value Beyond Boundaries Solutions TCS HOBS™: Engineering experiences with personalization and innovation Highlights In this article Abstract Overview Our solution Benefits The TCS Advantage Related reading TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. You have these already downloaded We have sent you a copy of the report to your email again. Digital subscription businesses must improve their B2B sales and customer experience processes. The ability to launch, sell and deliver complex products and services quicker and at competitive prices is paramount to this task. Businesses with an inflexible product catalog architecture are unable to model and roll out complex bundles and do not offer full visibility around products and pricing, leading to lost revenues. The solution to this problem is a catalog-driven front office (CDFO). Leveraging TCS HOBS and Salesforce, TCS has developed a digital catalog-driven front office solution to meet the needs of both communications service providers (CSPs) and enterprises. This integrated solution combines the strength of the Salesforce customer engagement layer with the robust features of the HOBS platform, to offer unparalleled capability to sell complex products and services quicker, with personalized customer experience and guaranteed quality. Sales agents look to enhance customer engagement While ensuring quicker lead generation, easier quoting for complex products and automated negotiations, whereas sales managers are focused on accuracy in the quoting process, automated workflows, and a seamless quote-to-order process for right first-time delivery. Built on the Salesforce lightning platform, TCS' offering enables enriched sales journeys that lead to faster

deal closures. HOBS' catalog-centric architecture integrated with Salesforce, extensive open APIs, and workflows, ensures seamless product rollout and smooth sales and delivery processes. The solution supports lead management, opportunity management, quoting, quantity ordering, price negotiation, attribute-based pricing, template-driven quote generation, and automated approvals. In addition, it assists sales order process, agreements creation, quote-to-order conversion, and order enrichment for seamless fulfillment by the HOBS catalog-driven order management platform. Armed with our centralized product catalog solution, organizations can effectively seize revenue-generating opportunities and become the digital custodians of customer experience and engagement. TCS' offering rides on a strong catalog-driven architecture and is pre-integrated with various back-office processes. Key features include: TCS' HOBS catalog-driven architecture is pre-integrated with various back-office processes such as an enterprise product catalog, customer engagement layer, and order fulfillment. All these processes enable the swift rollout of innovative product offerings, a seamless sales process and quote to order, and an integrated order fulfillment system. The solution is cloud-enabled with pre-integrated modules, embedded business processes, and is based on TM Forum standards. With TCS' solution, CSPs and enterprises can drastically improve the sales experience for their employees as well as customers. Key benefits include: TCS brings a range of differentiators to the table. By partnering with us, you stand to gain from our: Theme Font size Line height =====

## **TCS HOBS™ for Fiber Operations and Monetization**

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## **TCS HOBS™ Business Assurance**

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Context Overview Solution TCS advantage Related reading Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. You have these already downloaded We have sent you a copy of the report to your email again. Highlights The emergence of digital services and multi-partner ecosystems have contributed to growing complexity in service provisioning, billing, and payment processing. Enterprises in the subscription economy encounter significant challenges that include: A diligent focus on having various processes and controls across the entire value chain is paramount in protecting revenues, controlling costs, and preserving healthy margins. Enterprises can implement remedial measures to tackle these challenges by identifying and analyzing potential risks The dynamic nature of subscription-based businesses demands continuous adaptation and innovation. Business assurance is crucial in this regard, offering a strategic framework that mitigates risks, drives revenue, and elevates customer experience. TCS HOBBS Business Assurance is a holistic solution addressing various challenges, including revenue leakages, fraudulent activities, low margins, and increased service costs across subscriptions, devices, and data. The solution takes up the consultant role by thoroughly assessing existing processes and fixing potential problems to minimize fraud and maximize profits. TCS HOBBS Business Assurance is a cloud-native, big data-powered, and intelligence-enabled solution. It empowers enterprises to streamline processes by minimizing manual intervention, achieving operational controls with real-time monitoring, tracking defined business key performance indicators (KPIs), and offering a flexible commercial model. Harnessing the power of advanced AI/ML capabilities provides predictive

revenue assurance and fraud management, enabling you to detect revenue leakages and safeguard profits proactively. The solution consists of the following components: By leveraging TCS HOBS Business Assurance, enterprises can achieve the following: Benefits We have partnered with over 25 clients across the globe and have a proven track record of success. Here's a brief overview of the value we have delivered: We help enterprises succeed in their endeavors with the following: Domain expertise: TCS has deep domain knowledge and decades of experience in the industry. Our subject matter experts continually enhance the maturity of TCS HOBS Business Assurance. Future-proof digital platform: TCS HOBS' cloud-native platform has a composable architecture that enables businesses to drive scalability and adapt to changing business scenarios. Delivery accountability: TCS has built an established practice for delivery accountability and assumes full ownership while implementing the platform to ensure it delivers the expected results. Proven track record: TCS' solution has saved millions of dollars in revenue impact and an average recovery-to-discovery ratio of over 30%. TCS HOBS™ Business Assurance With TCS HOBS Integrated Revenue Assurance, Tata Sky reduces revenue leakage TCS Partners with Celcom for Large-Scale Digital Transformation Driving Platform Play with Centralized Product Catalog Our experts will help you implement the holistic solution. Theme Font size Line height

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## TCS HOBS™ Digital Network Operations

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Communication Service Providers (CSPs) encounter several challenges transitioning to digital network operations. These challenges include: Leveraging data, automation, artificial intelligence, and machine learning to monitor, analyze, and optimize network performance in real time is the key to transforming and modernizing networks. TCS HOBS Digital Network Operations is a highly scalable, multitenant, and cloud-based digital OSS platform. It provides a single pane of glass for monitoring and management needs across original equipment manufacturers (OEMs), networks, and domains. With data analytics and AI-based insights, the platform enables CSPs to proactively identify and address potential network issues before they escalate into service disruptions. TCS HOBS Digital Network Operations platform is a multi-protocol, multi-tenant, multi-domain cloud-based device management platform. The suite contains network configuration management, network auto-discovery, service activation, fault management, performance management, home devices management, and a network inventory management system. It provides multi-technology and multi-vendor support capabilities based on network protocols like SNMP, Telnet, SSH, HTTP, HTTPS, and broadband forum TR-069 family standards. The platform suite, shown in fig.1 above, comprises:

The platform goes beyond conventional network management by giving CSPs access to a data lake and a shared data bus. This facilitates them in building their analytics and dashboards by leveraging the data shared on the data bus. Further, the data lake can be used for efficient analytics and data-driven decision-making, enabling CSPs to optimize network performance and drive strategic insights. The key highlights of TCS HOBS Digital Network Operations include:

- With TCS HOBS Digital Network Operations, CSPs and media operators can:
- We partner with enterprises to drive growth and transformation with the following:
- Future-proof digital platform: The platform considers scalability, performance, integration, and security. With a machine-first approach, business-centric product-based operating model, and enterprise-wide agile adoption, we build differentiating capabilities to ensure success.
- Domain expertise: Partnering with us unlocks access to technology and domain experts who follow industry-leading practices, driving impactful business outcomes.
- Implementation ownership: At the core of our approach lies a well-established practice for executing transformation programs, where we take on full ownership during solution implementation to attain expected results.

TCS HOBS™: Engineering experiences with personalization and innovation TCS Partners with Celcom for Large-Scale Digital Transformation TCS HOBS™: DNA digitalizes legacy IT stack for personalized CX Eastern Communications Partners with TCS for OSS/BSS Transformation Our

experts will help you implement the holistic solution. Theme Font size Line height =====

# TCS HOBS™ for Context-Driven Engagement

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information about customers at their fingertips, allowing them to personalize interactions and service support. TCS HOBS™ for Context-Driven Engagement enables an intelligent contact center with zero back-office support, thereby helping businesses reduce operational costs and improve the time to market. Imagine a world where a service provider reaches out even before the customer is aware of a potential problem and helps address it quickly and accurately. While all this would have seemed farfetched a few years ago, it is possible now. TCS HOBS™ for Context-Driven Engagement is a highly modular, scalable, and flexible solution designed to deliver customer centricity at reduced costs. It comes with a range of features, including:

- Experience visualizer: With multi-channel capability, this functionality visualizes a customer's journey and allows businesses to take necessary steps to deliver results based on customer needs.
- Smart process manager: With features such as interaction maps, it enables organizations to design processes and create different versions of them to cater to various customer segments.
- Knowledge center: A goal-centric feature, it brings all rules and compliance elements under one roof and reduces manual effort by automating them. It allows businesses to focus on customer processes and products.
- Intelligent amplifier: The solution can integrate with any AI/ML prediction engine to serve customers intelligently.
- Automation factory: With the Machine-First™ approach, this feature allows the reuse of the current automation portfolio and accelerates automation with pre-built integration adapters.
- Data layer: Flexible enough to be both on-prem or on the cloud, the data layer enhances performance, quality, and data security with tools like data cleanser and performance manager.

With the TCS HOBS™ for Context-Driven Engagement, businesses can reap the following benefits:

- By joining hands with TCS, businesses can leverage the following advantages:
- Cross-industry collaborations: TCS has received positive feedback for its business orchestration engine from several organizations. The solution has received appreciation for the value it brings to the table. One notable example is Australia's largest telecom operator, where our solution helped significantly improve customer experience with 61% cost savings.
- Contextual knowledge across domains: Our certified subject matter experts offer a potent combination of rich communications, media, and information services domain experience. They are well-trained to deliver strategic solutions to fulfill the varied requirements of different customers and businesses.
- Unique and innovative solution: At TCS, we believe in delivering a design-and-deploy-once concept that encourages efficiency and reduces duplication. Our solutions are always data-driven, and with Machine-First™ and cloud-first approaches at the core, we ensure customer-centricity and cost efficiencies.

Can LLMs Help Improve Network Operations? TCS HOBS™ Digital Network Operations Business Assurance for 5G - Controls for the Next Gen Services Reimagining Telco UI/UX with Generative AI

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# Transforming Talent for a New Era

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# Technology-led Transformation of the Educational Institutions in India

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placed to adopt a mix of Blue Ocean strategies to exploit opportunities in a post-pandemic world and fulfill the expectations of the industry while providing life-changing learning experience for their students. Designing a 360-degree ESG Dashboard for Banks' Lending Portfolios Transitioning from T+2 to T+1 Settlement Cycle in UK and EU Markets The Quartz Hub: Explore the Power of our Collaborative Efforts Transforming Payments with Cloud-based, Microservices Architecture No matter where you are on your cloud journey, we can help you get maximum value from it. Theme Font size Line height =====

## Deploying innovative models to measure learning effectiveness

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effective learning leads to higher employee performance and satisfaction. It boosts team morale and increases an organization's return on investment (ROI). As a business, it is necessary to track the outcomes achieved from a learning program to identify what works and what does not. The TCS home-grown 3i model is a framework that is contemporary and realistic. It stands for Identify, Incubate, and Impact. The 3i model helps overcome the challenges posed by traditional evaluation models during implementation. The 3i model is implemented early on, even before establishing the need for the learning program. It ensures design, development, and implementation of the intervention along with validation of results. Technology in Education to Help Students Drive Better Outcomes Talent Transformation to Contribute to Organization's Antifragility Let's collaborate to improve stakeholder experiences in your subscription business.

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## **An enterprise digital twin platform**

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TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Products and Platforms / TCS TwinX™ For risk-free business experimentation Enabling organizations to model key enterprise entities You have these already downloaded We have sent you a copy of the report to your email again. Transitioning from experience-based to evidence-based real-time decision making The business ecosystem today demands enterprises to be agile, resilient, adaptive and encourages transitioning from experience-based to evidence-based real-time decision making. Current experience-led decisioning and implementation techniques are insufficient to drive continuous adaptation in the face of deep uncertainties. TCS TwinX™ enables organizations to experiment with and evaluate multiple business strategies at scale to view the results prior to real-world execution. Enterprises can leverage what-if and if-what analyses powered by a self-learning controller which enables continuous optimization of the enterprise and allows them to address macro as well as micro trends. Enables organizations to construct digital twins Formulates hypotheses and tests outcomes in virtual mode Enables organizations to analyze, adapt, and transform Seamless integration with existing business landscape Leverage cutting-edge research on artificial intelligence (AI) and actor model of computation TCS TwinXTM enables organizations to construct their own enterprise digital twins by modeling and experimenting with key enterprise entities including customers, products, processes, and resources. This digital twin-based simulator helps construct hypothesis, model entities and test business decision outcomes in the virtual A/B testing mode, enabling organizations to analyze, adapt and transform themselves towards achieving holistic business goals. The platform creates a virtual and faithful representation of the organization based on key business entities, their interrelationships, and the impact of external forces on them including competitor movement, natural calamities, and unforeseen global emergencies such as the pandemic. The outcome: An accurate insight into the future evolution of enterprise systems based on entities' behavioral changes and their situational responses. This helps to accurately predict and simulate the future behavior of entities and the system as a whole. Faster time-to-market through virtual testing Reduced revenue leakage by identifying fraudulent attempts Enhanced CX through hyper personalization Evidence- and simulation-based business decision making Faithful replicas of enterprise entities Simulation of multiple business scenarios Helping organizations achieve multiple business benefits. 01. TCS TwinX™ for Customer Journey Optimization Currently, approximately 25% - 40% of total customer journeys deviate from the optimum experience path, leading to loss of business opportunities and low net promoter score. To ensure seamless customer journeys without deviations, organizations need to enhance the end-to-end enterprise visibility without disrupting existing

operations or incurring heavy transformation spends. TCS' TwinX™ for Customer Journey Optimization (CJOps) is a module of the enterprise digital twin platform which offers a cross-functional and unified view of the entire customer journey. It ensures early identification of journey deviations to enhance the overall customer experience 02. TCS TwinX™ for Go-to-Market Maximization From communications service providers (CSPs) and network infrastructure vendors to manufacturing and financial organizations, many businesses face challenges in optimizing their products and offers to customer needs. Often, there is a lack of alignment between the customers targeted and the value proposition of the offerings. TCS TwinX Go-to-Market Maximization helps companies build a digital twin of their customer base and products. Companies can leverage insights gained through simulations to align product and marketing strategies with specific customer segments. This can reduce the cost of acquiring and serving a customer and increase customer lifetime value and repeat business in the long run. 03. TCS TwinX™ for Unassisted Digital Advisories for SMBs In the digital age, there is a need of intelligence and automation demanded by enterprises across verticals for a consistent growth of business and revenue. TCS TwinX leverages technologies like Artificial Intelligence and Digital Twin to envision, experiment and execute business decisions through simulations. By creating virtual representation of key business entities of organization and their interrelationships, TwinX offers business users with an unassisted advisory recommendations and suggestions for their organization's growth and transformation thus helping them becoming 'trusted advisors' to their customers and prospects. 04. TCS TwinX™ for Network Build and Rollout Optimization Modern-day customers, be it individual mobile subscribers or enterprises, demand great speed, exhaustive coverage, world-class service availability, and affordable prices from communication service providers worldwide. To meet the ever-expanding customer expectations in this new digital age, telecoms are investing heavily in building their network infrastructure for enabling better and more reliable customer services; however, the number of barriers to implementation has also increased. TCS' TwinX™ offers advanced analytics that helps resolve network rollout-related overruns and delays by providing a single source of truth, proactive recommendations on deviations and facilitates a risk-free experimentation environment for enabling evidence-based decision-making in planning and execution. The solution minimizes rollout time, reduces the required capital expenditure for telecoms, and improves revenue realization. 05. TCS TwinX™ for Supply Chain Network Optimization The supply chain network has clearly emerged as a critical function for a company to realize the business aspirations and leadership. They are highly complex systems operating in highly dynamic business environments and working towards collective business goals. TCS TwinX™ for Supply Chain Network Optimization enables organizations to construct their own enterprise digital twins by modeling key enterprise entities of the supply chain including customers, products, processes, networks, and resources. This digital twin provides a simulation engine that helps construct hypotheses, model entities, and test business decision outcomes in the virtual A/B testing mode. This enables organizations to analyze, adapt and, transform themselves toward achieving holistic business goals and help in building resilient supply chains. 06. TCS TwinX™ for Emissions Optimization The threat of climate change has become extremely critical for any industry to ignore. Despite

tracking scope emission & their respective sources, the path of profitable sustainability is still unclear which is where the digital twin solution can be leveraged to enable risk-free experimentation around new sustainability initiatives. TCS TwinXTM for Emissions Optimization is an effective tool to enable businesses in their net zero emission journey. Organizations are leveraging TCS TwinX for Emissions Optimization to test their strategies around sustainability, refine the investment plans & understand Human - Carbon interactions on how to nudge its end customers to take up greener energy alternatives. As a people-focused business, we are fully committed to bringing valuable connections to our customers through technology innovations and providing best-in-class services and products. MARIELLE WEIJTERS Use Terms For TCS Proprietary Software Or TCS Proprietary Solution Read more here Combine Digital Twin based risk-free experimentations with the power of Generative AI Theme Font size Line height =====

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every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. You have these already downloaded We have sent you a copy of the report to your email again.

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1.1 ‘Affiliate’ shall with respect to any entity, any other entity that at such time directly or indirectly through one or more intermediaries controls, or is controlled by, or is under common control with, such entity.

1.2 ‘Authorized Users’ shall mean shall mean the individual employees of Customer or its Affiliates (where applicable) authorized by Customer to Use the TCS Proprietary Software or Solution, within the limits of Licensed Operations prescribed in the relevant Annex to this Schedule, in accordance with Section 2 of this

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## Cognitive automation products

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## Strategic intelligence for retail merchandising

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Products and Platforms / TCS Optumera™ Make smarter, value-chain optimized decisions You have these already downloaded We have sent you a copy of the report to your email again. In today's highly competitive retail landscape, standing out from the crowd and driving sales requires deep, data-driven insights on pretty much everything—from products, customers, demand trends, and competitors to store operations. However, manual processes, legacy systems, and siloed operations prevent merchandising teams from focusing on strategic planning and seizing market opportunities. Connecting data holistically from different levers of the retail organization at a multi-department and multi-dimensional level is critical to create and implement effective and unified retail merchandising strategies for cost savings, improved margins, and top-line growth. TCS Optumera™, our AI-powered strategic intelligence platform, empowers retailers to make integrated merchandising decisions by making key business processes intelligent and autonomous. It gives pricing managers, category managers, and space planners the acumen needed for merchandise planning and making value chain-optimized decisions for maximum impact. TCS Optumera is an easy-to-use and fit-for-purpose intelligent merchandising solution built on a composable architecture that can be integrated seamlessly with your technology landscape. TCS Optumera leverages advanced artificial intelligence including models from machine learning paradigms—supervised learning, unsupervised learning, and reinforcement learning—to analyze vast amounts of data from retailers' stores, online channels, market trends, and other external sources to predict consumer

demand, uncover hidden trends, and identify new opportunities for growth. By adopting TCS Optumera, retailers can effortlessly implement integrated merchandising strategies, leading to increased sales and margins, improved operational efficiency, and enhanced buying experience for customers. With TCS Optumera, you can: In a retail landscape that is evolving faster than ever, TCS Optumera gives you an edge by infusing data-driven intelligence into your merchandising strategies. Our predictive models and AI-powered analytics help you stay ahead of the curve, anticipate market shifts, and outsmart competition. increase in sales and margin faster time to market more strategies faster value delivery Value chain optimization with AI and user acumen Integrated decision-making for better outcomes Fit-for-purpose solution adaptive to business needs White-box transparency for smooth business buy-in Composable and scalable architecture for agility Simple UI and workflows for rapid user adoption TCS Optumera Price Optimization Build a positive price perception and drive market share and profitability by strategizing every aspect of pricing throughout the product life cycle. TCS Optumera Omnichannel Assortment Optimization Curate profitable and shopper-centric assortments across sectors such as grocery, fashion, and specialty by striking a balance between variety and availability and aligning assortments with space and demand profiles. TCS Optumera Macrospace Make smart space decisions for new products and initiatives, execute store remodels at scale, and right-size store space by considering trade-offs between assortment, price, supply chain, and execution costs. Establish pricing leadership with AI in retail The journey to curating store-specific assortments Merchandising strategies: Getting better at the basics Ramp up price optimization for fashion retail with AI Five principles to drive profitable store promotions Dutch international retailer Action transforms its pricing strategy with TCS Optumera™ Petco is re-imagining the merchandising strategy leveraging TCS Optumera, to support a seamless omnichannel shopping experience for our customers. Mike Nuzzo Connect with us to drive value chain optimized merchandising decisions. Theme Font size Line height =====

## **An integrated algorithmic enterprise is the future of retail**

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accommodate the stocking of a six-foot shelf, an eight-foot shelf would be uneconomical. Any proposal to remodel the store to accommodate shelves with additional two-foot length or procure six-foot shelves is unlikely to be approved by finance. To summarize, eight-foot shelves are inconceivable from a supply chain perspective, while six-foot shelves won't help merchandising. Hence, the best decision in this case is to not increase the category space at all. While all business functions are aware of the company goals and devise strategies accordingly, a lot of decisions are made across multiple periods and with varying frequency. For instance, store floor space optimization is performed once a year, while assortment changes are done quarterly or monthly, and price changes are done daily or weekly. The impact of these space, mix, and price decisions varies by time. Often, each team makes assumptions about other processes and takes decisions on an ad hoc basis, resulting in sub-optimal outcomes across the value chain. Let's take an example of replenishment. Typically, decisions based on forecasts have to be made daily, and quickly—in about 30 minutes—for millions of products at multiple nodes by factoring over 500 attributes. Retailers often proceed by making assumptions about the decisions of other departments and layer in buffers, resulting in inventory distortion. Retailers have traditionally embraced point solutions, both third-party and homegrown, for business processes, making their technology landscape complex, mired with redundancies and cost inefficiencies. The technology fabric and architecture are rigid, constraining retailers' ability to maximize the potential of their digital capabilities and data synergies. Although retailers have invested significantly in digitization, the rise in operations costs has made it difficult to bring those investments to fruition. Building an integrated enterprise requires decoupled systems that allow deep collaboration between functions to achieve shared organizational goals. Tapping into internal and external data and concurrently optimizing key performance indicators (KPIs) across business functions with an algorithmic and machine-first approach will help retailers unlock exponential outcomes. In an integrated algorithmic enterprise, strategic decisions can be made based on the current as well as future state by factoring the ripple effect of a decision on the value chain in real time. Artificial intelligence can self-learn and self-discover opportunities in real time, evaluate actions based on strategies created by different business functions, and implement the best actions—making the organization agile while minimizing operating costs at various levels. For example, instead of revising assortments on a quarterly basis, they can be adjusted based on the current demand. Simultaneously, store space can be altered to accommodate the assortment changes and unified pricing implemented based on the impact on other items; the best fulfillment option that minimizes cost can also be identified, and the optimum inventory to minimize markdown can be determined. Optimizing decisions based on an integrated view of the value chain can offer 100-200 basis points (bps) increase in sales and profitability and reduce costs by 30%. The following are the key components of a connected and integrated algorithmic enterprise (see Figure 1) : The key components of a connected and integrated algorithmic enterprise start with the algo-ready data layer to establish a common data model for the enterprise to draw insights and make more accurate forecasts. Next is the algo layer which is designed to allow organizations to leverage pre-trained algorithms and best-in-class models to quickly assemble new models to cater

to new business scenarios. Further, there is the packaged business capabilities (PBCs) as a service that enables business users to compose new business functionalities by combining existing/third-party modular components. The final block consists of a UX framework and purpose-driven business solutions to configure functional solutions and user experiences that are fit for purpose: processes, data, business needs, and user journeys.

**Algo-ready data layer:** Different business functions aggregate data at different levels. For example, while the pricing team aggregates transactional data daily or weekly to determine price elasticity, the merchandising team correlates transaction data with planograms to arrive at the POG sales. It is, therefore, imperative to establish a common data model for the enterprise rather than optimizing data for each business function; it also reduces data redundancy and storage costs. To ensure good quality data, provisional sandboxes should be used to detect anomalies in both internal and external data, and data cleansing should be automated. The data lakes must be ingested with new data sources and irrelevant data discarded. Data models must allow quick tuning to accommodate any new data that will improve accuracy. For example, during the pandemic, when their forecasting models were unable to cope with the volatility, many supply chain teams resorted to leveraging Google mobility data to track volatile demand. This enabled them to draw insights and make more accurate forecasts.

**Algo layer:** The algo layer must be designed to allow organizations to leverage pre-trained algorithms, including third-party algorithms, and best-in-class models to quickly assemble new models to cater to new business scenarios. For example, the clustering stores model AI algorithm is readily available and can be harnessed by customizing the dimensions used for clustering: productivity/performance-based for store space elasticity; price profile performance-based for pricing; demography and store attribute-based for assortment; capacity-based for forecasting and so on. Using reusable and standard building blocks for core AI tasks, automating feature extraction, customizing available AI models, and iterating will ensure best outcomes and scalable production.

**Packaged business capabilities (PBCs) as a service:** Packaged business capabilities enable business users to compose new business functionalities by combining existing/third-party modular components exposed as APIs. By leveraging PBCs, new AI applications can be quickly deployed on cloud for optimal scale. Solving increasingly complex mathematical problems with ready-to-run AI software eliminates tedious setup and testing processes, with capability of end-to-end AI experimentation and workflow. The cloud is the ideal platform for a proof of concept (POC) and rapid scaling of AI workflows. Trained AI models can be shared between different user personas within the organization, reducing testing and redundant efforts. Also, a composable algo platform is ideal for AI infrastructure sharing between data scientists with access to premium accelerated computing infrastructure.

**UX framework and purpose-driven business solutions:** Business users prefer solutions that are contextualized, help drive simpler user journeys and experiences, and allow them to maximize their digital investments. By leveraging a composable business framework and low-code platforms, they can configure functional solutions and user experiences that are fit for purpose: processes, data, business needs, and user journeys. Given the complexity of customers' buying process and the divergent paths through which they interact, it is imperative for retailers to move from silos



to an integrated structure with a composable business solution that can make AI production-ready across the enterprise. Adoption of algorithmic retail requires organizations to develop a more integrated way of working across the enterprise, entailing a significant amount of cultural change. It requires executive support and a long-term vision. Measuring and tracking joint performance with strategic KPIs enables joint accountability that can lead to more optimized decisions and an improved customer experience across all channels. With a roadmap that includes enterprise-wide data management, identification of high potential use cases, and the ability to simulate the cross impacts of decisions on one another, retailers can be prepared to unlock exponential value. TCS Optumera™ Macrospace Maximizing Price Optimization and Outcomes with TCS Optumera™ Enabling personalization in shopping TCS Optumera™ for retailers to make integrated supply chain decisions Our experts will be with you from strategy to implementation. Theme Font size Line height  
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## **Personalization is not just for consumers; merchants want it too**

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You have these already downloaded We have sent you a copy of the report to your email again. This paper in partnership with Microsoft highlights how AI-powered merchandising solutions give merchants a cockpit view of the value chain to tailor profitable customer-centric strategies and drive integrated merchandising decisions. The merchant role has become increasingly complex in the last decade. With increasing competitive and financial pressures, it has become imperative for retailers to differentiate themselves through personalized approaches and strategies, and to offer curated shopping experiences that are tailored to shoppers' needs. To achieve this type of personalization, merchants must put data at the heart of their strategies. Grocery retailers are supreme examples having troves of data. Given the propensity for a customer to make multiple trips to the store and e-commerce sites for their daily or monthly needs, grocery merchants are privy to a lot of transactional data and digital footprints that customers leave behind. Right now, despite the abundance of data, retailers are only able to generate transactional reports. The challenge is to determine how to lure customers with compelling offers and new propositions like subscriptions, and to encourage buying across different grocery segments. There are added complexities too. What goes into the customer's grocery basket is determined not just by individual preferences but by that of an entire household. As Shelley Bransten, Corporate Vice President at Microsoft, says, "Having consumers in the driving seat is a big challenge. It requires understanding and moving at the right pace to meet the consumer of the future, and really getting to grips with where those consumers are going and what they expect. The next generation of consumers expect personalization at an unprecedented scale. Tastes and preferences are no longer declared but learned in real time through the 'digital exhaust' they create as they navigate their virtual and physical worlds. That's going to put massive pressure on retailers and the technology they have in place today." As consumers increasingly adopt omnichannel shopping, merchants must weave in the context and shopper intent, as well as extend personalization to stores. This requires dynamic and integrated decision making across the value chain, factoring thousands of internal and external factors.

Algorithmic retail is a paradigm shift in how retailers do business. By seamlessly integrating data across the retail value chain, they can unlock exponential value from retailers' growing data assets by automating basic processes and adding intelligence to decision making processes across many functions and areas of the business, allowing key stakeholders to focus on top-level strategy. The real value of algorithmic retail can be derived when these capabilities coexist in harmony with humans, significantly amplifying and augmenting human ingenuity. What merchants lack is a comprehensive AI-powered, cloud-enabled platform that can help them analyze customers'

buying behavior and patterns that emerge from repeat purchases across channels and drive better customer-centric strategies. The digital merchant is a concept that many retailers are pursuing these days. They want a cockpit view of their operations that is data driven to help merchants drive real-time decisions across the value chain. For example, if a retailer decides to run a long-term promotion on the cheese category, what is going to be the implication on the facings required for each item to support the increased unit movement? How do these increased facings roll up to the total space required for cheese? How will it impact the performance of the overall dairy category? Will it be necessary to pull space away from other categories and make room? When the promotion finally ends, what should the regular price be? To effectively actualize this concept, we need to deliver the promise of the digital feedback loop. It is the capability to connect data from different parts of the organization for cost savings or from a top-line perspective across each business area. In the cheese example, a retailer would need a strong foundation in price optimization, competitive pricing insights, assortment optimization, and potentially space optimization in order to deliver. Price, promotion, and markdown optimization Pricing has long been determined by a series of rule sets, often managed in Excel. These rules rely on very large sets of data including customer data, performance/transactional data, store location/zone, and elasticities. Therefore, harnessing these successfully to optimize pricing is beyond the capability of spreadsheets. True price optimization allows retailers to balance all the complexities of price setting and maintain control over margins over their pricing strategy, and if done well, their customers' price perception. Related areas to price optimization are the promotional and markdown optimization functions. Many retailers still use manual tools and processes to track these tasks. One of the problems at the heart of promotional optimization and markdown optimization is that many retailers revert to averages when analyzing and planning the next event, resulting in massively suboptimal results. They also don't have easy-to-use, user-driven forecasting support. In both cases, there could be elements of vendor deals and vendor funding that may influence the best packages and discounts to offer. There is also the view of how much inventory is left across the stores and distribution centers and when the product should be exited or how long the promotion should run. So, with the complexity of performance, vendor contributions, time, and anticipated customer response, price optimization is a key focus area for retailers wanting to leverage artificial intelligence (AI) and machine learning (ML) to model and recommend strategies. Space optimization Space optimization happens at many levels in most organizations. Typically, the first level is an optimization run that will help to decide fixture plans (freezers or gondolas). This run is often executed on square footage space to allocate the top-down view of a floor plan and is most applicable for new stores or remodeled stores. The next step is typically to optimize space within the department, letting the categories compete for linear space. Here, retailers are looking at how they should allocate space for maximizing shopper impact within the stores. Assortment optimization Assortment optimization is arguably the most data-rich decision that a merchant must make. This decision combines all the datasets previously mentioned and will dictate how the total strategy reaches the customers. To make the best decision, a merchant needs a mechanism to weigh all the inputs to determine the most profitable, productive mix for each store or group of

stores. Additionally, the merchant needs to apply visual and strategic constraints onto the optimization to help the algorithm produce an assortment that is shoppable and understandable by the customers. This can be a rule to ensure that the assortment includes items from the good-better-best brands, or a rule that there can only be large bags on the bottom shelves due to fixture weight capacity. 'Intelligent cloud' will be a strong catalyst powering integrated, strategic decisions. Siva Ganesan While there are productivity and tool advancements in the areas of pricing, competitive pricing, assortment optimization, and even space optimization, these activities remain largely isolated within the reset calendar. If we go back to our cheese promotions example, we can see that if the questions raised are answered in isolation, they will only give a point-in-time answer. But, if looked at concurrently, a system can help recommend a more impactful and profitable strategy. Personalization is not just for consumers; merchants want it too. In addition to the power of concurrent optimization, the digital merchant can also solve many of the process challenges arising from different business types and different styles of the merchants as individuals. For example, a meat buyer needs to analyze the category with variable weights, whereas a cereal buyer has a more consistent unit of measure for analysis. By putting all the capabilities in one place, a structured workflow can be established that not only satisfies the need to follow the reset calendar, but also ensures that there is consistency in the robustness of data and capabilities leveraged. Alongside the merchandising activities, having an intelligent workbench for the merchant also allows for better decisions and integrations with supply chain. Supply chain parameters such as replenishment frequency, picking multiples, and case packs can now be modeled and analyzed earlier in the process. The result is a more agile and nimble handshake between merchandising and the supply chain. Today, merchants are not only intrapreneurs responsible for the growth and profitability of categories, but also aspiring storytellers. AI and digital technologies can simplify a merchant's life by helping them understand the preferences of each customer/household, which typically varies based on location, occasion, and environment. Additionally, AI learns and adjusts itself when customers start behaving differently. AI solutions that are not black box solutions help merchants to see the not so obvious relationships and derive interesting insights, helping them understand the rationale for the assortment mix and price points. This makes it easier for them to tell their category story of why and how items will drive traffic, complete baskets, and increase basket size for targeted customer segments. Retailers have a great opportunity ahead with the most valuable asset: commercial-intended consumer behavior data. They have the possibility to unlock exponential business value out of that data, with the final aim to convert them into effective omnichannel strategies that could boost benefits for every brand and every supplier, and create new business models and services. "Algorithmic interventions will help merchants to become advanced strategists instead of data wranglers and pivot from execution to strategy. They can move away from traditional calendar-based category resets with AI and offer assortments aligned with market dynamics and shifting customer preferences," summarizes Shankar Narayanan, President and Global Head of Retail, CPG, Travel & Hospitality for TCS. TCS Optumera™ Macrospace Maximizing Price Optimization and Outcomes with TCS Optumera™ TCS Optumera™ for retailers to make integrated supply chain decisions TCS

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Retail's Big Show. TCS Optumera™ Macrospace Maximizing Price Optimization and Outcomes with TCS Optumera™ Enabling personalization in shopping TCS Optumera™ for retailers to make integrated supply chain decisions Theme Font size Line height =====

# TCS Optumera™ Omnichannel Assortment Optimization

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optimal assortments run deep: it can drive away customers, waste shelf space, step up supply chain costs, cause margin erosion, limit sales growth, and dent customer perception. Because consistent growth and enhanced brand perception are anchored by customer-centric assortments, the stakes are high to get the category planning and management processes right to keep pace with change and outpace competition. Take the guesswork out of assortment optimization with data-driven decisions and build agility to grab opportunities. TCS Optumera Omnichannel Assortment Optimization helps merchants and category managers curate perfect assortments across channels that harmonize choice and availability while working within supply chain and store space constraints. Its advanced machine learning and analytical capabilities perfectly complement the assortment planning and category management process by recommending the most profitable product mix for each store or channel. It helps address overarching strategic questions of category managers such as: TCS Optumera Omnichannel Assortment Optimization takes a multi-dimensional approach to product mix by considering critical sales-influencing factors to recommend efficient and localized assortments across store clusters, driving up AOV. By turning data into a competitive resource powered by AI, TCS Optumera Omnichannel Assortment Optimization helps category managers make profitable assortment decisions with a complete understanding of what drives customer's buying decisions and the impact of assortment decisions across the value chain. By considering critical sales influencing factors, TCS Optumera™ Omnichannel Assortment Optimization recommends efficient and localized assortments across store clusters, driving up AOV. TCS Optumera™ wins Microsoft Partner of the Year Award 2021 The journey to curating store-specific assortments Delivering optimized and unified change at the shelf edge TCS Optumera™ Macro Space Optimization Key merchandising strategies: Winning it right this holiday season TCS wins double Stevies for its retail solutions AI-ML led differentiated pricing strategies for resilience Personalization is not only for customers Our experts can help you build localized and profitable assortments. Theme Font size Line height ===== Arcicle source ----- <https://www.tcs.com/what-we-do/products-platforms/tcs-optumera/solutions/tcs-optumera-price-optimization-data-driven-decisions> ----- Arcicle source ----- <https://www.tcs.com/what-we-do/products-platforms/tcs-optumera/solutions/tcs-optumera-macro-space-optimization-solution> -----

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in product availability 10-15% reduction in cost-to-serve 5X faster time-to-market Improved inventory cost savings Business value acceleration Higher ROI Positive customer experience TCS Optumera enables forecasting of omnichannel demand and generation of optimal order quantity. Stevie® at the 2022 International Business Awards Microsoft Partner of the Year Award 2021 Named in the 2022 Market Guide for Retail UPPMO Applications Named in the MarketScape for Worldwide Retail Price Optimization Solutions 2021-2022 4 key merchandising strategies for the 2022 holiday season TCS wins double Stevies for its retail solutions AI-ML led differentiated pricing strategies for resilience Personalization is not only for customers Our experts will be with you from strategy to implementation. Theme Font size Line height =====

## TCS Optumera™ Price Optimization

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across TCS. Discover our press releases, reports, and company announcements. Unified. Automated. Intelligent. You have these already downloaded We have sent you a copy of the report to your email again. Pricing is one of the quickest ways by which you can improve customer perception, brand loyalty, and your top and bottom line. But price optimization has become a moving target due to increasing price sensitivity, ever-evolving demand patterns, and the proliferation of stock keeping unit (SKUs) and channels. This is compounded by macroeconomic factors such as inflation, supply chain costs, and unforeseen disruptions. Setting competitive prices for millions of SKUs using manual methods is difficult and unsustainable. When the stakes are so high, what you need is an AI-powered solution that allows pricing managers to strategize every aspect of pricing throughout the product life cycle and make customer-centric yet profitable decisions while responding swiftly to market dynamics. TCS Optumera Price Optimization helps retailers take complete control of pricing throughout the product lifecycle, from setting optimal base prices to driving smart promotions and making markdown decisions. It infuses the power of AI into the art of merchandising, helping pricing managers and analysts make integrated decisions and respond in near real-time based on competitor prices, cost changes, demand patterns, and inventory position. They can easily experiment with different pricing strategies such as dynamic pricing, competitive pricing, channel-based pricing and promotions, and store-level markdowns, and make decisions with confidence. TCS Optumera Price Optimization takes a multi-dimensional approach to price optimization by considering critical factors that impact business KPIs. By leveraging advanced pricing intelligence and analytics, TCS Optumera provides effective price recommendations that align your business priorities and pricing decisions to improve ROI and enhance customer satisfaction. Equipped with transparent and intelligent price recommendations, you can improve price perception, drive loyalty, and increase sales and margins. TCS Optumera is powered by robust ML models that are fine-tuned by data scientists and practitioners having decades of experience in retail management. By infusing pricing intelligence into your pricing process, TCS Optumera maximizes outcomes by continuously learning and adapting to emerging business needs. The solution: TCS Optumera™ helps Action keep their brand promise of always offering quality against the lowest price possible. Without this solution, it would not be possible to expand to so many countries in such a short period while maintaining our price strategy in a scalable way. MAARTEN LIEFFIJN Stevie® at the 2022 International Business Awards Microsoft Partner of the Year Award 2021 Named in the 2022 Market Guide for Retail UPPMO Applications Named in the MarketScape for Worldwide Retail Price Optimization Solutions 2021-2022 Establish pricing leadership with AI in retail Focusing on transparent pricing in a competitive market Ramp up price optimization for fashion retail with AI Key merchandising strategies: Winning it right this holiday season TCS wins double Stevies for its retail solutions Action transforms its pricing strategy with TCS Optumera™ Colruyt implements TCS' next-gen pricing engine The importance of pricing control in a highly competitive market Our experts can help you make profitable price, promotion, and markdown decisions. Theme Font size Line height =====

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intelligent space decisions that drive higher store performance. By infusing the power of AI into the art of merchandising, it helps maximize ROI from store space. TCS Optumera Macrospace makes integrated space recommendations aligned with strategic priorities such as category growth, brand perception, business agility, and superior customer experience. It helps space planners strategize aspects such as: TCS Optumera Macrospace takes a multi-dimensional approach to space optimization by considering about 1,000+ factors such as customer insights, traffic, weather, seasonality, store formats, and supply chain cost. It is powered by robust ML models fine-tuned over 10 years by retail experts and data scientists. By learning and adapting to emerging business needs, it recommends optimal space for thousands of store-category combinations helping maximize sales and margins. TCS Optumera Macrospace maximizes ROI from store space by aligning space decisions with strategic priorities such as category growth, brand perception, and superior customer experience. Stevie® at the 2022 International Business Awards Named in the 2022 Market Guide for Retail Assortment Optimization Applications Microsoft Partner of the Year Award 2021 Named in the 2021 Market Guide for Retail Intelligent Virtual Store Design Applications Delivering optimized and unified change at the shelf edge Woolworths optimises store spaces with TCS Optumera Key merchandising strategies: Winning it right this holiday season TCS wins double Stevies for its retail solutions AI-ML led differentiated pricing strategies for resilience Personalization is not only for customers Our experts can help you maximize ROI from store space. Theme Font size Line height =====

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committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Make smarter, value-chain optimized decisions Find out how TCS Optumera helps retailers deliver hyper-localized and hyper personalized omnichannel experiences by turning data into a competitive resource. You have these already downloaded We have sent you a copy of the report to your email again. Retailers must infuse AI into the art of merchandising to make value-chain optimized decisions. To save cost, drive top-line growth, and improve margins, retailers must move from silos and guess work towards data-driven decisions. They need to use connected data from different parts of the organization and concurrently optimize multiple KPIs across the value chain. TCS Optumera is an award-winning platform that enables retailers to make value-chain optimized and integrated merchandising and supply chain decisions by making key business processes intelligent and autonomous. Combined power of AI and user acumen for value-chain optimization Integrated decision-making for better outcomes Fit-for-purpose solution adaptive to business needs White box transparency for smooth business buy-in Composable and scalable architecture for agility

01. TCS Optumera™ Macro Space Optimization Make smart space decisions for new products and initiatives, execute store remodels at scale, and right-size store space by considering trade-offs between assortment, price, supply chain, and execution costs.
02. TCS Optumera™ Unified Price, Promotion, and Markdown Optimization Build a positive price perception and drive market share and profitability by strategizing every aspect of pricing throughout the product life cycle.
03. TCS Optumera™ Omnichannel Assortment Optimization Curate profitable and shopper-centric assortments across sectors such as grocery, fashion, and specialty by striking a balance between variety and availability and aligning assortments with space and demand profiles.
04. TCS Cognitive Supply Chain Maximize on-shelf availability, reduce cost-to-serve, and enable seamless flow of products with multi-dimensional concurrent optimization of supply chain KPIs and dynamic recalibration of replenishment plans.

Establishing Metrics & Standards for Non-CRF Data in EDC Empowering CDM via Emerging Technologies India Pharma Award '19 Efficient & User-Centric Data Dashboards Petco is re-imagining the merchandising strategy leveraging TCS Optumera, to support a seamless omni-channel shopping experience for our customers. Mike Nuzzo TCS Optumera™ wins a Stevie® at the 2022 International Business Awards

(IBAs) Named in 2022 Gartner Market Guide for Retail Unified Price, Promotion, and Markdown Optim Named in IDC's MarketScape for Worldwide Retail Price Optimization Solutions 2021-2022. Named in 2021 Gartner® Market Guide for Retail Unified Price, Promotion and Markdown Optim Our experts will be with you from strategy to implementation. Theme Font size Line height =====

# **Intelligent HCM with TCS Chroma™, a unified HRMS Platform**

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insights. Talent harnessing. You have these already downloaded We have sent you a copy of the report to your email again. HR has transitioned from 'good to have' to 'essential to survive' the talent war Intelligent technologies have become mission-critical for organizations, and the need to build operational resilience is on the rise. Organizations can capitalize on this by orchestrating a highly cohesive HR function to drive greater levels of employee engagement while leveraging talent potential across the enterprise. TCS Chroma is a cloud-based HRMS platform with in-built intelligence and smart automation. It facilitates an end-to-end talent management solution digitalizing HR and enabling organizations to focus on nurturing talent and enhancing employee engagement and experience. It actively builds a progressive organizational culture while intelligently empowering employees, ensuring human resources are invisibly embedded into the enterprise. Digitally connected workforce with mobile-first approach Talent insights through AI and ML-based framework Integrated payroll services Competency-driven talent development and leadership planning Empower and engage with a collaborative workspace CHROMA™ Fastrack Offers your organization the flexibility to choose from pre-configured modules for the entire 'hire to separation' cycle, accelerating their digital journey. through AI Talent Empower your organization with cutting-edge talent insights. Utilize prebuilt AI and ML models for intelligent decision-making. Managed Payroll Services Experience seamless payroll management with our all-in-one system, covering pre-payroll to post-payroll activities and compliance, all managed for you. Acquire the best possible talent Manage employee lifecycle events Build a skilled and empowered workforce Create coordinated, high-performing teams Streamline employee benefits, expenses, and employee compensation Facilitate workspace engagement and employee wellness We have unified and digitized human capital management (HCM) processes on cloud with TCS Chroma. ANUPAM SIRBHAIYA TCS CHROMA™ InnerCircle is an annual event that brings together CHROMA™ customers to discuss, collaborate and innovate on relevant HR topics. The event was attended by various HR senior leaders of the CHROMA™ customer community. The Metaverse: Redefining business and HR dynamics Gig Economy and Its Implications on Human Capital Management AI in Hiring Pre-Screening and Assessing Candidates Effectively Transforming HR Policies and Decision-making Process with TCS Chroma™ TCS Chroma™: A One-stop HRMS Solution for Oilmax Energy From Manual to Automation: Vedant Fashions' HR Transformation Journey Plastiblends' HR Transformation Journey to Enhance Efficiency Learn how TCS CHROMA can address your strategic talent needs. Theme Font size Line height =====

## The top 10 HR tech trends that will dominate 2022

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Humanization of HR technology Integrating employee wellness in HR technology Enabling a diverse and inclusive workforce About the author Stay in the know TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Arpita Baheria Related reading Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people - from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people - from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Arpita Baheria Marketing Head, TCS CHROMA™ You have these already downloaded We have sent you a copy of the report to your email again. While transitioning from a traditional model to a hybrid one might be a convenient option in light of the ongoing pandemic, its subsequent success depends significantly on how HR tech supports the hybrid way of working. People analytics, cloud access, virtual onboarding, seamless collaboration, better management of workforce, learning and development tools, geo-attendance, online asset management, and digitization of the data collection process are some of the aspects of HR tech that can make the shift seamless for organizations. With remote working practices becoming the norm in recent times, human interaction and engagement is still of paramount importance. The HR executives have the responsibility of understanding the changing market climate and adding a human touch to digital processes. Deployment of real-time conversational interfaces like chatbots, AI models, sentimental analysis, career mapping, immersive learning and personalizing employee experience through virtual reality apps are some of the many ways in which HR tech will be humanized. The events of the past year have made employee wellness the foremost priority at all workplaces. Integrating wellness bots in communication channels, proactively assessing employee health, workforce risk, and activity tracking through fitness app integration, contact tracing, and providing financial assistance through AI-based HR tools are some of the technological advancements that are going to assist



human resources management. The recent socio-cultural advancements have led to more conversations surrounding workforce diversity, equity, and inclusion. Focusing on diversity is not just an HR trend for 2022, but is also going to be a standard policy, as a diverse and inclusive team brings distinct perspectives, experiences, and skills into the picture. Leveraging analytics to identify and tackle issues, encourage online communities for better collaboration, provide easy access to internal job opportunities, deliver information at fingertips, and enable tools to measure diversity and inclusion initiatives can help create and maintain a diverse and inclusive workplace, even in a remote or hybrid setup. If there is anything that the past year has taught us, it is that improvising workplace strategy and evolving with the changing times are not just preferable but necessary for sustenance. Therefore, the aforementioned HR tech trends present an opportunity for organizations to shape their policies and adopt technology in a way that will keep them afloat and relevant. Nip employee attrition in the bud Sneak peek into employee emotions Tata Sons drives agile HR with TCS CHROMA™ TMILL embraces agile HR on the cloud Register for our email newsletter to get the freshest takes, straight to your inbox. I consent to processing of my personal data entered above for the purpose of receiving newsletter from TCS For further details on how your personal data will be processed and how your consent can be managed, refer to the TCS Privacy Notice. Thank you! We'll be in touch with you shortly. Looks like we are experiencing some connectivity issues. Please try after some time. Theme Font size Line height =====

## Hiring for the hybrid office

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all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Arpita Baheria Marketing Head, TCS CHROMA™ You have these already downloaded We have sent you a copy of the report to your email again. Virtual recruitment has become an effective means of talent acquisition for the hybrid workspace. Even after the pandemic has ended and its aftermath is curbed, remote hiring is sure to stay because of its time- and cost-saving benefits, opportunity to transcend geographical barriers, and the possibility of improving diversity in the workforce. Harnessing technology optimally for recruiting talent can make the hiring process hassle-free. The objective of all recruiters, at all times, is to hire productive and talented professionals that can help an organization grow and meet its goals. With the knowledge of the methods listed here, organizations can make a smoother transition from the traditional hiring process to its contemporary version and pave their way toward success. While the COVID-19 pandemic brought about a plethora of problems globally, however, organizations across industries have successfully come up with coping mechanisms to reduce its impact and revive positively. One of the many changes that have surfaced during this period is the shift in the hiring process. Virtual recruitment has become an effective means of talent acquisition for the hybrid workspace. Even after the pandemic and its aftermath is curbed, remote hiring is sure to stay because of its time- and cost-saving benefits, opportunity to transcend geographical barriers, and the possibility of improving diversity in the workforce. Mentioned below are some of the ways in which organizations can ensure effective recruitment in hybrid work ecosystems: If there's one thing that has come to everyone's rescue in this global pandemic, it is technology. While video conferencing has become the new trend, the digitalization of the hiring process with the help of online assessment systems and artificial intelligence (AI) tools also make the process more efficient. It adds a layer of consistency to the process by reducing the biases that may crop up due to human judgments. Technology can speed up the screening process by filtering out unsuitable candidates and helping recruiters identify the perfect fit for the job. Lack of face-to-face supervision, failure to state clear expectations, social isolation, improper communication, and reduced productivity are some of the many issues that can be tackled by technology to ensure successful hiring. In light of the pandemic, proximity at the workplace is something people may not be very comfortable with. Hopping onto virtual reality (VR) is one of the most sought-after solutions to interact and carry on with one's professional obligations without having to meet people. Using VR-enabled headsets, recruiters can easily meet up with potential employees in the metaverse and offer a better understanding of the workspace culture and values. Physical office tours can be replaced with virtual tours wherein the candidate can use

their digital twin to explore the space. Apart from the ease of access that the technology offers, it also breaks geographical barriers allowing people to apply for jobs regardless of their physical location. In this Great Resignation era, early attrition prediction using employee data, feedback, and machine learning (ML) algorithms can help the HR prevent it or introduce policies for effective employee retention. If attrition cannot be prevented, gathering knowledge of the reason behind it can prepare recruiters to reduce hiring lead time and hire substitutes in advance which would reduce the cost of rehiring and training. Thanks to several digital tools we now have the means to not only hire employees virtually but also keep a check on their productivity and performance. If your hiring process involves aptitude tests or other examinations, using voice-enabled video cameras and screen monitors is recommended. This would leave no room for deceptive acts like being prompted by others or looking for answers online, resulting in an accurate assessment of the employee's skills and capabilities. Even after hiring the employees, one can invest in assessment tools and performance trackers that monitor the employees' daily productivity. This would ensure that the employees become more productive by meeting their daily targets. Hiring employees through a virtual interface may not seem reliable as one is unaware of what goes on at the other end of the screen. Can the employees be trusted with confidential data? Will they be dedicated and loyal to the organization considering there is little to no social interaction or connection? These are some of the many questions that may crop up in the recruiter's mind due to the absence of in-person supervision. That's why conducting background checks and testing the skills and attitude of the employee are of paramount importance before onboarding them permanently. Employers can leverage technology like AI and blockchain for talent sourcing and management to verify and assess their education, skills, training, and workplace performance. When you and your competitors are all in search of employees that will turn into valuable assets, it's crucial to offer perks that give you an edge over others and dissuade an employee from hopping jobs. As mentioned above, organizations across the globe are facing a threat of attrition. As such, one of the most effective solutions to increase employee retention is to maximize their engagement with the organization. Harnessing technology to create and run smooth communication channels and make employees feel included and heard can help increase employee engagement. Reskilling initiatives and cross-training opportunities can also increase employee engagement and make them more flexible and dynamic. While the means may be different, the objective of all recruiters, at all times, is to hire productive and talented professionals that can help an organization grow and meet its goals. With the knowledge of the aforementioned methods, organizations can make a smoother transition from the traditional hiring process to its contemporary version and pave their way toward success.

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Implementation of TCS Chroma™ and Payroll System for Delphi-TVS  
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# **Tata Advanced Systems transforms HR with TCS Chroma™**

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products and platforms TCS CHROMA™: A Cloud-based Talent Management Solution HIGHLIGHTS in this article Challenge solution Benefits What Client Says Take the next step forward Find out more TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Belief in action Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. You have these already downloaded We have sent you a copy of the report to your email again. Tata Advanced Systems Limited (TASL) reimagines HR and talent management to be scalable and agile with TCS Chroma™ - the cloud-based, AI-driven talent management solution that enhances user experience for a higher level of success. Tata Advanced Systems Limited (TASL) reimagines HR and talent management Legacy systems offering limited automation were impacting Tata Advanced Systems' (Aerospace and Defence) ability to scale HR processes across business lines, as at many manufacturing companies. Manual and worksheet-based processes, in recruitment and onboarding for

example, led to overheads. Sophisticated business rules with multiple areas of business required meticulous governance of processes such as time and shift management for seamless and agile operations. To support its business growth, the company needed transformation of HR and talent management, with deeper automation, self-service, and mobility. Tata Advanced Systems Limited (TASL) wants to offer next-generation employee experience with TCS CHROMA Tata Aerospace and Defence (A and D) selected TCS Chroma™ to unify and transform HR processes on the cloud. The platform includes end-to-end HR processes, covering Organization and People Management (OPM), Leave and Attendance, Recruitment, Learning, Competency, Performance, Voice, and Compensation. The single, integrated system aims to address HR and talent management needs across multiple businesses. CHROMA's ability to configure business rules at a granular level will help Tata A and D in eliminating redundancies while adopting intelligent time and attendance for simpler shift management. Mobile apps, configurable workflows, notifications, and reports will bring greater automation with self-service. Rich business features will be introduced across the hire-to-separation cycle, including online job application and offer-letter generation, multi-project timesheets, shift administration, single-window company transfers and separation process, and a unified program view for a seamless experience. The transformation will help HR focus on strategic priorities while intelligently empowering employees. Tata Advanced Systems Limited (TASL) offers, business agility and greater value with TCS CHROMA Scalable and agile, HR and talent management platform enable Tata A and D to unify processes across multiple legal entities. Enhanced the user experience through rich features, and digitization with intelligent automation will ensure business agility and greater value. "We selected CHROMA to simplify HR & talent management while addressing our unique needs." Rabeen Singh Nip employee attrition in the bud Sneak peek into employee emotions Tata sons drives agile HR with TCS CHROMA™ TMILL embraces agile HR on the cloud Our experts will be with you from strategy to implementation. Theme Font size Line height

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## **Bajaj Finance gets a unified HR solution with TCS CHROMA™**

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with real-time insights helped BFL drive agility, scale, and compliance. Superior employee experience with self-service has resulted in a greater value. We have unified and digitized HCM processes on cloud with TCS CHROMA Anupam Sirbhaiya Adopt a public sector-compliant HR management system What it takes to manage half a million people Tata Sons drives agile HR with TCS CHROMA™ TMILL embraces agile HR on the cloud Our experts will be with you from strategy to implementation. Theme Font size Line height =====

# Bajaj Housing Finance goes agile with TCS CHROMA™

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cloud. A disjointed and outdated HR system made work difficult BHFL continuously invests in meeting its customer needs that include better technology, agile processes, and workforce empowerment. In line with the business philosophy, BHFL decided to transform its Human Capital Management (HCM) solution, as the existing system hindered their HR and talent management goals. Lack of scalability, transactional over-heads, stand-alone recruitment and onboarding processes, higher turn-around-time (TAT) for employee requests, and absence of a digitized calibration process as well as 3600 employee feedback, compelled BHFL to look for an integrated and agile platform. BHFL gets TCS CHROMA for enterprise-wide visibility and improved efficiency BHFL was looking to drive efficient HR operations and enhance employee experience by offering a unified solution across various HR functions. BFL (Bajaj Finance Limited), the parent organization of BHFL, has been successfully leveraging CHROMA™, TCS' HR and talent management solution on the cloud. Therefore, BHFL also decided to harness CHROMA, carving out a fully operational HR and talent management solution in less than a month. The scalable and integrated solution with greater automation and enhanced self-service helped BHFL reduce operational overheads and increase strategic focus. The solution comprises end-to-end capabilities including Recruitment, Onboarding, Organization and People Management, Leave, Performance Appraisals, Rewards and Recognition, Business Expenses, and Payroll. The solution helped BHFL with greater efficiency through real-time updates, multi-channel sourcing, and digitalized processes. TCS CHROMA™, with end-to-end HR processes and a single point of accountability, helped BHFL drive enterprise-wide visibility and enhanced employee experience. BHFL achieves scalability and superior employee experience with TCS CHROMA Unified end-to-end HR processes on an agile and scalable platform drove efficient HR operations while enhancing employee experience for BHFL. Greater automation, enhanced self-service, a single point of accountability, and enterprise-wide visibility empowered BHFL with a transformed HR function on the cloud. TCS CHROMA has enabled agile processes while empowering employees, in line with our core HR goals. Alok Ojha Nip employee attrition in the bud Sneak peek into employee emotions Tata sons drives agile HR with TCS CHROMA™ TMILL embraces agile HR on the cloud Our experts will be with you from strategy to implementation. Theme Font size Line height =====

## **BHFL digitizes HR, goes agile with TCS CHROMA™**

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our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. You have these already downloaded We have sent you a copy of the report to your email again. A disjointed and outdated HR system made work difficult BHFL continuously invests in meeting its customer needs that include better technology, agile processes, and workforce empowerment. In line with the business philosophy, BHFL decided to transform its human capital management (HCM) solution, as the existing system hindered their HR and talent management goals. Lack of scalability, transactional over-heads, stand-alone recruitment and onboarding processes, higher turn-around-time (TAT) for employee requests, and absence of a digitized calibration process as well as 3600 employee feedback, compelled BHFL to look for an integrated and agile platform. BHFL gets TCS CHROMA for enterprise-wide visibility and improved efficiency BHFL was looking to drive efficient HR operations and enhance employee experience by offering a unified solution across various HR functions. BFL (Bajaj Finance Limited), the parent organization of BHFL, has been successfully leveraging CHROMA, TCS' HR and talent management solution on the cloud. Therefore, BHFL also decided to harness CHROMA, carving out a fully operational HR and talent management solution in less than a month. The scalable and integrated solution with greater automation and enhanced self-service helped BHFL reduce operational overheads and increase strategic focus. The solution comprises end-to-end capabilities including recruitment, onboarding, organization and people management, leave, performance appraisals, rewards and recognition, business expenses, and payroll. The solution helped BHFL with greater efficiency through real-time updates, multi-channel sourcing, and digitalized processes. TCS CHROMA, with end-to-end HR processes and a single point of accountability, helped BHFL drive enterprise-wide visibility and enhanced employee experience. BHFL achieves scalability and superior employee experience with TCS CHROMA

Unified end-to-end HR processes on an agile and scalable platform drove efficient HR operations while enhancing employee experience for BHFL. Greater automation, enhanced self-service, a single point of accountability, and enterprise-wide visibility empowered BHFL with a transformed HR function on the cloud. TCS CHROMA has enabled agile processes while empowering employees, in line with our core HR goals. Alok Ojha Shriram Pistons & Rings Ltd. Transforms HR Dynamics with TCS Chroma™ TCS Chroma™ Automates, Streamlines HRMS Process for PNG Jewellers Implementation of TCS Chroma™ and Payroll System for Delphi-TVS TCS Chroma™: A One-stop HRMS Solution for Oilmax Energy Our experts will be with you from strategy to implementation. Theme Font size Line height  
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## **BFL gets a unified HR solution with TCS CHROMA™**

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your email again. Legacy HR systems hamper productivity and employee experience. HR and talent management functions at Bajaj Finance Limited (BFL) were managed through a host of legacy and standalone systems. The systems offered limited self-service, leading to higher turnaround time for processes across employee life cycle events from hire to separation, such as claims processing. Disparate processes hindered timely availability of accurate employee information. Information silos restricted access to business insights such as the nature of claims and expenses. BFL needed a solution that can unify processes for greater agility while ensuring superior employee experience. BFL transforms HR function to be scalable and agile with TCS CHROMA. BFL was looking to transform HR and talent management processes by bringing in next-generation employee experience. Driven by a need to harness talent, they selected CHROMA, TCS' HR and talent management solution on the cloud, for unifying and digitizing end-to-end processes on a single platform, including recruitment, onboarding, organization and people management, leave management, competency, career, performance, business expenses, and payroll. The solution enabled BFL to closely align HR policies with business priorities. It empowered employees with valuable insights, through embedded reporting, enriching the decision-making process. Process digitization, such as shortlisting of resumes for job applications, digitization of letters for employee life-cycle events, and online expense claims, created a consistent HR-services experience for the employees. TCS' integrated HR and talent management platform ensured enterprise-wide visibility into the talent base. TCS' cloud-based, modular, and scalable solution, with a single point of accountability, simplified the digital HR transformation for BFL. With real-time insights, BFL offers superior employee experience. BFL transformed HR and talent management on cloud with TCS CHROMA. Unified and digitized processes with real-time insights helped BFL drive agility, scale, and compliance. Superior employee experience with self-service has resulted in a greater value. We have unified and digitized HCM processes on cloud with TCS CHROMA.

Anupam Sirbhaiya  
Shriram Pistons & Rings Ltd. Transforms HR Dynamics with TCS Chroma™  
TCS Chroma™ Automates, Streamlines HRMS Process for PNG Jewellers  
Implementation of TCS Chroma™ and Payroll System for Delphi-TVS  
TCS Chroma™: Enabling Agile Performance Management for INOX India  
Our experts will be with you from strategy to implementation.

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## **Tata Advanced Systems transforms HR with TCS CHROMA™**

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superior employee experience, improved business agility, and greater value. The scalable and agile HR and talent management platform enables TASL to unify processes across multiple legal entities. The solution enhances the user experience through rich features, and digitalization with intelligent automation ensures business agility and greater value. We selected CHROMA to simplify HR & talent management while addressing our unique needs. Rabeen Singh Shriram Pistons & Rings Ltd. Transforms HR Dynamics with TCS Chroma™ TCS Chroma™ Automates, Streamlines HRMS Process for PNG Jewellers Implementation of TCS Chroma™ and Payroll System for Delphi-TVS TCS Chroma™: Enabling Agile Performance Management for INOX India Our experts will be with you from strategy to implementation. Theme Font size Line height

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## **Aegon Life modernizes talent management with TCS CHROMA™**

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create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. TCS CHROMA / case study Agile, intelligent, and automated HR solution on the cloud You have these already downloaded We have sent you a copy of the report to your email again. To support the business with legacy systems, the HR function had to often manage critical processes manually, skewing their focus on transactional aspects. Aegon Life’s aggressive recruitment goal required a highly efficient system to handle scale. HR function needed greater readiness for the new recruits. Timely payroll run was a challenge due to non-availability of regularized attendance data. Aegon Life’s strategic objectives depended on process digitization, making it imperative to modernize the HR systems. TCS CHROMA™ enables end to end talent management on cloud HR Function at Aegon Life needed to shift their focus from transactional nuances to strategic objectives, in order to be a partner in business growth. They decided to transform their end to end HR processes on cloud with TCS CHROMA™. It enabled a single platform covering management of recruitment, onboarding, organization, people, leaves, performance appraisal, expenses & claims, and compensation. Multi-channel sourcing with branded career portal , internal job posting, referrals, and external job sites provided the much needed scale to their aggressive recruitment goal. The recruitment efforts were complemented by the talent pool capability. Unified leave & attendance and continuous feedback provided significant boost to employee experience. Features like automated notifications and bulk-uploads added to the productivity gains. We achieved greater reach and better management of talent, with TCS CHROMA™ TAT in hiring process Shriram Pistons & Rings Ltd. Transforms HR Dynamics with TCS Chroma™ TCS Chroma™ Automates, Streamlines HRMS Process for PNG Jewellers Implementation of TCS Chroma™ and Payroll System for Delphi-TVS TCS Chroma™: Enabling Agile Performance Management for INOX India Our experts will be with you from strategy to implementation. Theme Font size Line height =====

## **Bajaj Finance Unifies and Digitizes HCM on Cloud**

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Products and platforms TCS CHROMA™: A Cloud-based Talent Management Solution Challenge Anupam Sirbhaiya, Chief of Human Resources & Administration, Bajaj Finance Limited Drive business agility & scale, with next-generation employee experience, for greater value Statistics Related reading Take the next step forward Find out more TCS is here to make a difference through technology. We’re in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news

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applications, digitization of letters for employee life-cycle events, and online expense claims, created consistent HR-services experience for the employees. TCS' integrated HR and talent management platform ensured enterprise wide visibility into talent base. TCS' cloud based, modular and scalable solution, with a single point of accountability, simplified the digital HR transformation for BFL “ We have unified and digitized HCM processes on cloud with TCS CHROMA” Digitized Processes Single HR Platform Shriram Pistons & Rings Ltd. Transforms HR Dynamics with TCS Chroma™ TCS Chroma™ Automates, Streamlines HRMS Process for PNG Jewellers Implementation of TCS Chroma™ and Payroll System for Delphi-TVS TCS Chroma™: Enabling Agile Performance Management for INOX India Our experts will be with you from strategy to implementation. Theme Font size Line height =====

## **Delphi-TVS Leverages Cloud for Modernized & Simplified HR**

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businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Integrates processes on robust and flexible TCS platform addressing unique business needs You have these already downloaded We have sent you a copy of the report to your email again. The limited automation and multiple legacy applications in different locations led to duplication of effort in HR and acted as a barrier in timely availability of accurate employee information at Delphi-TVS. The rigidity of existing systems in handling complex shift-management rules, which is a characteristic of the manufacturing business, with manual checks for variations in shifts added to the workload. Transactional activities needed to be reduced so that the team could focus on core and strategic aspects of the business. Delphi-TVS Technologies wanted a robust, flexible and modern HR solution to standardize and digitize processes for a richer employee experience, while allowing business to flexibly handle fluctuations in workloads. Leveraging the agility offered by cloud, processes were centralized and automated, including workforce administration (WFA), payroll, time and attendance, performance, learning, and compensation management. Streamlined shift and time management improved handling of peak and off-peak workloads. Employees were intelligently empowered through online letter generation, integration of performance and compensation, and self-service for WFA and hiring. Activities such as leave management and attendance, and alerts for long absence no longer required daily monitoring, which helped HR to focus on strategic activities. TCS’ integrated solution comprising HCM platform on cloud with fully managed services ensured a single point of accountability while addressing unique business needs. We have modernized and simplified HR with TCS’ cloud solution Single, digitized HR Platform Reduction in employee queries Shriram Pistons & Rings Ltd. Transforms HR Dynamics with TCS Chroma™ TCS Chroma™ Automates, Streamlines HRMS Process for PNG Jewellers Implementation of TCS Chroma™ and Payroll System for Delphi-TVS TCS Chroma™: Enabling Agile Performance Management for INOX India Our experts will be with you from strategy to implementation. Theme Font size Line height =====

## **Tata Metaliks Embraces Digital HR with CHROMA™ Fastrack**

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succession, voice, expenses & claims, and compensation. CHROMA™ Fastrack features next-generation user experience with simplified widgets, easy navigation, personalization, KPI dashboards, quick actions, and notifications among others. Leveraging this solution, TML aims to achieve an accelerated implementation. TML intends to step into future of work, with simplified processes and a next-generation platform for the HR and talent management function. We have embarked on the journey into future of work, embracing digital HR with TCS CHROMA™ digitized HR Operations implementation time for next gen HR platform Shriram Pistons & Rings Ltd. Transforms HR Dynamics with TCS Chroma™ TCS Chroma™ Automates, Streamlines HRMS Process for PNG Jewellers Implementation of TCS Chroma™ and Payroll System for Delphi-TVS TCS Chroma™: Enabling Agile Performance Management for INOX India Our experts will be with you from strategy to implementation. Theme Font size Line height  
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## **Tata Sons drives agile HR with TCS CHROMA™**

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Products and platforms TCS CHROMA™: A Cloud-based Talent Management Solution Challenge Leena Sahijwani - Vice President- Group Human Resources, Tata Sons Digitization from recruitment to performance led to better utilization of talent across the organization. Statistics Related reading Take the next step forward Find out more TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Manual HR processes, and unique business needs. TCS CHROMA™ enables smarter and faster talent management Tata Sons enabled simplified and fully digitized talent management processes from recruitment to performance on cloud, with CHROMA™. This has helped the organization achieve deeper engagement for harnessing leading talent management practices. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in

innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leverages group synergy with simplified and digitized talent management on cloud You have these already downloaded We have sent you a copy of the report to your email again. Business 4.0™ world offers transformational digital technologies for the organizations to harness abundant resources. Harnessing talent is one of the key aspects of this abundance. Tata Sons being a promoter of Tata Group, a large business conglomerate, employs leading practices for identifying, inducting, enabling and empowering talent catering to different skills, industries, and functions. However manual HR activities coupled with unique business needs led to various challenges including process bottlenecks across recruitment, performance, leave and career among others. Supporting the leading talent management practices with agility was seen as a business imperative requiring scale and synergy.

Tata Sons wanted to digitize HR and talent management processes in order to drive the organization's leading HR practices with efficiency. They selected TCS CHROMA talent management suite on cloud, in order to simplify critical processes including - recruitment, organization and people management, performance and employee self-service among others. The solution encompasses rich functionalities including talent pool, internal and external feedback during performance evaluations, performance management and online reports. Features including mobile enabled self-service has simplified the usage for the HR and the employees. CHROMA™ helped Tata Sons with quick on-boarding of various modules with reduced risk and lower cost of ownership. "CHROMA™ has enabled the needed scale and synergy for our leading HR practices" On-time Processes Self Service Shriram Pistons & Rings Ltd. Transforms HR Dynamics with TCS Chroma™ TCS Chroma™ Automates, Streamlines HRMS Process for PNG Jewellers Implementation of TCS Chroma™ and Payroll System for Delphi-TVS TCS Chroma™: Enabling Agile Performance Management for INOX India Our experts will be with you from strategy to implementation. Theme Font size Line height =====

## **TMILL Embraces Agile HR on the Cloud**

----- Article source ----- <https://www.tcs.com/what-we-do/products-platforms/tcs-chroma/case-study/tmill-embraces-agile-hr-on-the-cloud> ----- Products and platforms TCS CHROMA™: A Cloud-based Talent Management Solution CHALLENGE TMILL unifies HR processes, empowers employees and enables rich HR insights on the cloud Shabana Khan, Chief - HR/IR & Administration, TMILL Statistics Related reading Take the next step forward

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Fragmented and effort-intensive processes limited HR's ability to support business growth Faster realization of business value with TCS' HCM platform on the cloud Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements.

TCS CHROMA / case study Streamlines and centralizes HR processes on TCS' cloud platform with single point of accountability You have these already downloaded We have sent you a copy of the report to your email again. Localized processes prevented HR at TMILL from adequately supporting the business, comprising remote offices and a mobile workforce. Multiple back-end systems and third-party vendor services were leading to process fragmentation, making it important for HR to automate non-core activities to generate value. Manual procedures for organization management, employee data and performance management also led to data redundancy. Delayed record update meant lack of accurate and timely employee information, which in turn was creating communication challenges. TMILL wanted to transform HCM by consolidating HR and talent management on a modern platform, eliminating manual and fragmented processes, and driving insights through accuracy of employee information. The company partnered with TCS to digitalize and unify their HR processes across multiple locations on the cloud with TCS' HCM platform. The solution comprising workforce administration, payroll, time, performance, and compensation management, empowered TMILL employees, managers and HR with greater self-service and automation tools. This resulted in responsive, agile processes and enhanced user satisfaction. TCS' solution with a single point of accountability and faster deployment helped TMILL accelerate benefit realization. Better availability of employee

information further allowed TMILL to focus on core HR activities like employee relations and policy formation, among others. "TCS' HCM platform has helped us unify HR processes across locations" TCS' HCM platform has helped TMILL achieve rich user experience through extensive self-service and enhance visibility with up-to date employee information. With business agility, the company can now focus on core HR activities. Single digitized HR Platform reduction in employee queries Shriram Pistons & Rings Ltd. Transforms HR Dynamics with TCS Chroma™ TCS Chroma™ Automates, Streamlines HRMS Process for PNG Jewellers Implementation of TCS Chroma™ and Payroll System for Delphi-TVS TCS Chroma™: Enabling Agile Performance Management for INOX India Our experts will be with you from strategy to implementation. Theme Font size Line height

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## PIX digitalizes talent management

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Industry Future-Ready Manufacturing: Partnering in your journey to a sustainable manufacturing enterprise Solution Enabling Enterprise Agility & Resilience with a Robust Cloud Strategy Highlights In this article Challenge Solution Benefits The customer says Take the next step forward Find out more TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Slow HR application PIX streamlines HR processes Related reading Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases,

reports, and company announcements. You have these already downloaded We have sent you a copy of the report to your email again. PIX Transmissions Ltd., was facing a lot of issues in using its manually driven existing HR application. Hiring and posting jobs, managing leaves, and tracking the performance of employees were some of the many challenges faced by the HR. PIX needed a digitalized system to capture employee details and streamline the HR processes. PIX implemented CHROMA™, TCS' talent management solution to digitize HR processes such as recruitment, organization and people management, leave and attendance, performance management, learning and career, and payroll services. PIX fast-tracked their hiring process with the Recruitment Management module of CHROMA™. Now the PIX HR team can create a job requisition, post a job on company's website, and monitor the number of applications with ease by reducing the time of sorting and filtering. They can keep track of vacant positions in the company and enable a faster and better recruitment process. With CHROMA's Leave and Attendance feature, it became a smooth process for the PIX HR team to manage and maintain leaves, generate rosters, and track leaves. Capturing attendance at different locations and departments resulted in monitoring the current workforce shift-wise which in turn, improved efficiency. With the Talent Secure module, the HR can track the health record and vaccination details of the employees and their family members. Employees can also gain functional knowledge through the Learning Management module. As per skill sets and domain knowledge, the HR can place employees within the organization through the Career Management module. Highlights like reports, automated reminders of confirmation letters, and bulk uploads of templates made it user-friendly for the HR to extract data and improve the efficiency of the overall workforce. PIX achieves automated HR processes We have digitized the core HR process with CHROMA™ including Recruitment and Onboarding, Organization and People Management, Leave and Attendance, Performance Management, Learning and Career Management and Payroll Service. Mr. Ritesh Solanke Tata Advanced Systems transforms HR with TCS CHROMA™ Bajaj Finance unifies and digitizes HCM on cloud Tata Sons drives agile HR with TCS CHROMA™ Top 10 HR trends to watch out for in 2022 Our experts will be with you from strategy to implementation. Theme Font size Line height =====

## **BFSL achieves seamless talent management with TCS CHROMA™**

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# BMC Bank Moves Performance Management to Cloud

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appraisal process across its 52 branches in different states of India. BMC Bank implemented CHROMA™, TCS' talent management solution, on cloud to digitalize their performance appraisal process. With CHROMA™, feedback-based culture has been inculcated in the organization with system features such as continuous feedback, multi-source feedback, and 360-degree feedback. It ensures effective harnessing of talent through personalized performance development and capturing of career aspirations. Features such as quarterly appraisal evaluations, goal cascade, and goal share by managers ensure that individual goals are aligned to the organization's overall objectives. CHROMA™ enabled an automated and transparent performance appraisal system and provided a self-service tool to BMC Bank's employees for an enhanced employee experience. The scalable and integrated HR solution has helped BMC Bank reduce operational overheads and increase strategic focus. Furthermore, CHROMA™ helps reduce bias and attrition rate by AI/ML-driven promotion recommendations to the managers, which supports vertical growth uniformity among employees. Auto generation of reports, reminders and notifications made the process easier and accurate. We have completely automated our performance management process with TCS CHROMA™. It has helped us in achieving uniform and transparent appraisals across locations in a lesser time. - Mr. Hasan Alvi, Chairman- Board of Management, BMC Bank

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## Transworld Digitizes HR Processes with CHROMA™

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CHROMATM. Digitizing talent management processes helped Transworld Group Singapore to: Shriram Pistons & Rings Ltd. Transforms HR Dynamics with TCS Chroma™ TCS Chroma™ Automates, Streamlines HRMS Process for PNG Jewellers Implementation of TCS Chroma™ and Payroll System for Delphi-TVS TCS Chroma™: A One-stop HRMS Solution for Oilmax Energy Our experts will be with you from strategy to implementation. Theme Font size Line height =====

## **Kalkine scales up HR efficiency with TCS Chroma™**

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manage a diversified and fast-growing workforce, they needed a robust HR management system. Kalkine believes that employees form a core part of their business pursuits. The enterprise aims at building a strong organizational culture with the intent of bringing the best out of employees at work. However, disintegrated and manual HR processes across the company posed a challenge to Kalkine in efficiently executing HR strategies and routine HR operations. This also restricted their scalability and caused transactional overheads. They needed a unified HR solution that would help simplify their talent management processes. Kalkine sought a robust, flexible, and modern HR platform to standardize and digitalize processes. Kalkine transformed its end-to-end HR processes by choosing TCS Chroma, thus enabling a single, on-the-cloud, and integrated HR system to address talent management needs across all locations. With TCS Chroma, Kalkine now has a single platform and a unified view of all HR data and processes providing various capabilities comprising recruitment, onboarding, organization management, people management, leave, attendance, performance appraisal, and managed payroll services. Other than the modules, TCS Chroma instituted a mechanism for data integrity, role-based access to the platform, global positioning system (GPS) attendance recording, and other features. The implementation has enabled smooth hiring and transition from candidate to employee, helped efficiently manage employee lifecycle and maintain leave records, allowed a smooth payroll process substantiated with documents, and so forth, thereby improving overall HR efficiency. The implementation has also resulted in enhanced employee engagement and improved the employee satisfaction index. 100% self-service-driven Simplified, streamlined, and digitalized HR processes driving cost optimization Reduced operational overheads Anytime-anywhere access to the platform Enhanced engagement with employee-centric experience We were able to quickly roll out various employee-centric initiatives on TCS Chroma's cohesive platform where modules interact with each other. Reports on fingertips, make decision-making easy and anytime, anywhere access is serving to be beneficial both to the management and the employees. We are satisfied with the implementation.

Sandeep Tiwari Things to Consider While Choosing an Effective HRMS Solution BFL leverages TCS CHROMA™ for seamless HR transformation Enhancing Business Benefits with TCS Chroma™ Managed Payroll Services Cloud Solution for HR Transformation: Delphi-TVS Case Study | TCS Our experts will be with you from strategy to implementation. Theme Font size Line height =====

## Plastiblends digitalizes HR with TCS Chroma™

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Elevated employee experience with self-service tools Deploying TCS Chroma liberated the HR team from transactional tasks to redirect focus on strategic engagement. TCS CHROMA™: A Cloud-based Talent Management Solution The Metaverse: Redefining business and HR dynamics BFL leverages TCS CHROMA™ for seamless HR transformation CHROMA™ Fastrack: A Talent Management Solution on Cloud Our experts will be with you from strategy to implementation. Theme Font size Line height

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## Vedant Fashions transforms HR with TCS Chroma™

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brands such as Manyavar, Mohey, and Mebaz, among others, and has a strong brand identity across India. The company with its distributed locations of operation and diversified workforce needed a more efficient and streamlined HR system. Vedant Fashions was grappling with operational challenges due to manual-heavy processes in major HR areas such as onboarding, recruitment, employee data maintenance, and performance management. Coupled with this, The company's phenomenal growth, distributed locations of operation, and evolving workforce necessitated a more efficient and streamlined HR system. Vedant Fashions streamlined and digitalized HR processes with TCS Chroma: The automated onboarding and employee profile creation ensured a smoother onboarding of new hires, leading to elevated employee experience. The advanced recruitment functionality comprising talent pool, job posting, candidate sourcing, and interview scheduling shortened the time-to-hire significantly. TCS Chroma enabled rich functionalities such as attendance regularization, continuous feedback during performance evaluations, automated reminders for confirmation letters, digital repository, shift rostering, geo-fencing, and daily HR operations. The mobile-enabled self-service feature simplified usage by prompting HR and employees to act on urgent tasks. Vedant Fashions integrated the payroll service with TCS Chroma to enable the smooth flow of employee data into payroll. By automating HR processes, Vedant Fashions increased efficiency and experienced a more engaged and productive workforce. The results included: Reduced operational overheads and improved business agility Simplified and automated HR workflows Informed decision-making through reports Elevated employee experience with self-service tools Single point of accountability. We have unified and digitalized HR processes on the cloud with TCS Chroma™, thereby elevating overall employee experience."

KANCHAN BANERJEE TCS CHROMA™: A Cloud-based Talent Management Solution Enhancing Business Benefits with TCS Chroma™ Managed Payroll Services BFSL Achieves Seamless Talent Management with TCS CHROMA™

The Metaverse: Redefining business and HR dynamics Our experts will be with you from strategy to implementation. Theme Font size Line height

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## **TCS Chroma™ simplifies HRMS for Oilmax Energy**

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remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Related content Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. You have these already downloaded We have sent you a copy of the report to your email again. Oilmax Energy Private Limited is one of the leading oil and gas companies that focuses deeply on the exploration, production, operations, and maintenance of its gas business, having a presence in India, Romania, and Nigeria. Having been in the industry for over 15 years, Oilmax has had a sustained growth trajectory. The company was facing the following challenges: The company’s growing business across multiple locations necessitated it to have a standard HRMS. TCS Chroma enabled their HR process with the following features: Their journey toward digitalization streamlined HR operations and paved the way for a more efficient and engaged workforce, contributing to the company’s success. With TCS Chroma’s automated HR processes, Oilmax Energy achieved: Head HR, Oilmax Energy Private Limited TCS Chroma™ has helped to streamline our HR operations, enabling us to gain visibility of our talent pool. Reports on the HRMS have not only helped us with better insights but also enabled with the ability to quickly make informed decisions. Head HR, Oilmax Energy Private Limited Now we have a single system to manage all our HR processes with TCS Chroma™, thereby elevating overall employee experience TASL leverages TCS CHROMA™ for agile HR on the cloud TASL embarks on digital HR and talent management transformation Maximizing HRMS ROI: Getting the Most Out of Your Investment Digitizing HR Processes with CHROMA Our experts will be with you from strategy to implementation. Theme Font size Line height

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# Bajaj Finserv transforms HR with TCS Chroma™

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onboarding, organization and people, leave, competency, career, performance, business expenses, and payroll management. TCS Chroma provided a separate tenant setup for BFVL, with a bring-your-own-device (BYOD)-enabled human resource management system (HRMS) set up for any time, anywhere access. With TCS Chroma, BFVL was able to achieve: TCS Chroma™ has translated the TCS experience with its implementation of the HRMS platform for BFVL and helped enhance the overall employee experience Thomas Augustine CHROMA™ Fastrack: A Talent Management Solution on Cloud BHFL Digitizes HR on the Cloud with TCS CHROMA™ | TCS The Metaverse: Redefining business and HR dynamics Objectives and Key Results: Embracing change in performance assessment Our experts will be with you from strategy to implementation. Theme Font size Line height  
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## **INOX India Ltd (INOXCVA) elevates HR with TCS Chroma™**

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reports, and company announcements. You have these already downloaded We have sent you a copy of the report to your email again. INOX India Ltd (INOXCVA) is a globally known manufacturer of cryogenic equipment and solutions, and one of India's largest exporters of cryogenic tanks. It manufactures equipment and solutions across diverse industries, including industrial gases, liquified natural gas (LNG), hydrogen, energy, steel, medical and healthcare, chemicals and fertilizers, aviation and aerospace, pharmaceutical, and construction. INOX India Ltd (INOXCVA) implemented TCS Chroma, TCS' talent management solution, on the cloud to digitalize its performance appraisal process. With TCS Chroma, a feedback-based culture has been inculcated in the organization with features such as continuous, multi-source, and 360-degree feedback. It ensures the effective harnessing of talent through personalized performance development and capturing career aspirations. Features such as periodic appraisal evaluations, goal cascade, and goal sharing by managers ensure that individual goals are aligned with the organization's overall objectives. TCS Chroma enabled an automated and transparent performance appraisal system and provided a self-service tool to INOX India's employees for an enhanced employee experience. The scalable and integrated HR solution has helped INOX India Ltd (INOXCVA) reduce operational overheads and elevate strategic focus. Auto-generating reports, reminders, and notifications made the process easier and more accurate for the client. TCS Chroma implemented a talent management solution on the cloud for INOX India Ltd (INOXCVA). It enabled an automated and transparent performance appraisal system consisting of the following: Facilitated self-service Enabled the HRMS platform on desktop and mobile devices for easy, anytime, anywhere access Streamlined integration with INOX India's HRMS Seamless, transparent, and convenient appraisal process Enhanced employee engagement Improved employee productivity Reduced operational overheads Reduced accountability for documentation Anytime, anywhere feedback With the automation of our employee appraisal process with TCS Chroma, we not only achieved uniformity, transparency, speed and ease across our locations, but also ensured that our overheads as well as documentation are optimized amidst a challenging and complex people structure, thanks to our wide diversity of skill sets and a vast geographic presence." SUDHIR SETHI TCS Chroma™ simplifies HRMS for Oilmax Energy Maximizing HRMS ROI: Proven insights Vedant Fashions transforms HR with TCS Chroma™ BFSL achieves seamless talent management with TCS CHROMA™ Our experts will be with you from strategy to implementation. Theme Font size Line height

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## **Delphi-TVS unleashes HR operations efficacy with TCS Chroma**

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**Solution Highlights** On this page **Overview** **Challenges** **Solution** **Benefits**

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but also implemented key features and achieved our planned goals K. Balaji TCS Chroma's payroll management module is integrated with the existing payroll and attendance systems for enhanced efficiency and accuracy. Delphi-TVS implemented Chroma, a robust platform to standardize and streamline its current HCM processes. This strategic move ensured that the organization's operations remained slick even after Chroma was fully operational. Chroma delivers a comprehensive suite of modules that covers a wide range of HR management aspects, including recruitment and onboarding, organization and people management, and managed payroll integration. Chroma payroll management seamlessly integrated with Delphi-TVS's existing payroll system to simplify complex payroll processing and provide employees with easy access to important documents such as pay slips and tax statements directly within the single unified platform. Furthermore, Chroma's leave and attendance management module connected with the Delphi-TVS attendance system and ensured the efficient capture of attendance data, consequently improving the accuracy and reliability of workforce management processes within the organization. Through extensive integration with other features, Chroma enabled an efficient and cost-effective solution, enhancing the company's overall employee management. TCS Chroma aided the joint venture in enterprise-wide visibility and enhanced employee experience with its user-friendly application features leading to a more efficient and satisfying work environment. TCS Chroma™: Enabling Agile Performance Management for INOX India The Metaverse: Redefining business and HR dynamics From Manual to Automation: Vedant Fashions' HR Transformation Journey BFSL Achieves Seamless Talent Management with TCS CHROMA™ Our experts will be with you from strategy to implementation. Theme Font size Line height =====

## **PNG Jewellers bejewels their HR processes with TCS Chroma™**

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You have these already downloaded We have sent you a copy of the report to your email again. P.N. Gadgil Jewellers Limited (PNG Jewellers) is a top brand in Indian jewelry industry, operational since 1832. From a single store in a small town to a chain of stores with a global footprint, the journey of PNG Jewellers is fascinating. The group stands tall and founded on the three pillars of Trust, Purity and Commitment exemplifying excellent craftsmanship in contemporary and traditional jewelry making. Decentralized employee documents and unautomated HR operations compelled P. N. Gadgil Jewellers to go for a robust HR solution. With employees spread across different locations in India, PNG Jewellers was facing challenges in centralizing their employee documents and wanted to automate HR processes using a robust HR tech system. Partnering with TCS Chroma™ has been a trailblaze for our organization, energizing us to navigate the complexities of HR with ease. Priyanka Vanjari P.N. Gadgil Jewellers implemented TCS Chroma for enhancing HR efficiency and employee experience to ensure seamless operations and align their policies with organizational goals. P.N. Gadgil Jewellers implemented TCS Chroma, the hire-to retire-HR platform solution to streamline their end-to-end HR tasks that included recruitment, onboarding, organization and people management, performance appraisal, learning management, leave management, and attendance management. TCS Chroma, with its mobile-enabled, easy-to-use self-service system, encouraged prompt actions from the HR and employees on tasks requiring their attention. Its reliable, real-time, and uniform data integration capability made decision-making more efficient for the client. Furthermore, TCS Chroma offered an array of features, including continuous feedback during performance evaluations, automated reminders for confirmation letters, digital repository, shift rostering, geofencing and others, to simplify HR operations and support HR stakeholders in their routine tasks. The cutting-edge recruitment functionality of the solution comprising talent pool, job posting, candidate sourcing, and interview scheduling reduced time-to-hire significantly. Automated onboarding and employee profile creation ensured frictionless induction of new recruits and paved the way for elevated employee experience right from the start. TCS Chroma empowered P.N. Gadgil Jewellers Limited to enhance employee experience and align their HR goals with that of the organization. As an HR tech partner, TCS Chroma aided

PNG Jewellers' HR and the organization as a whole to enhance employee experience and achieve operational efficiency by simplifying HR processes across all levels of talent management. The benefits derived included: Gig Economy and Its Implications on Human Capital Management TCS CHROMA™ Helps PIX Transmissions Ltd Digitize Talent Management BFL leverages TCS CHROMA™ for seamless HR transformation TCS Chroma™: A One-stop HRMS Solution for Oilmax Energy Our experts will be with you from strategy to implementation. Theme Font size Line height  
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## **Shriram Pistons reforges HR dynamics with TCS Chroma™**

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Pradesh. The company enjoys an exceptional lineage of the Shriram Group. Driven by advanced technology, it has the capability to provide end-to-end solutions in manufacturing products for its customers at its tech center, ranging from concept design, simulation, rig testing, prototype development, engine testing and analysis, and actual manufacturing. The company was facing the following challenges: Bringing about transparency and cohesiveness across the processes mandated SPRL to seek a robust mechanism to manage human resources with a modern HRMS platform. TCS Chroma™ implementation has been pivotal in helping us digitize our processes such as Performance Management System. The system's automation capabilities have significantly enhanced user experience and timely closure of appraisal. Also, Chroma helped us in introducing professional development tools for our employee base of 1200+ Poonam Bharti TCS Chroma HRMS platform, a proprietary platform, was deployed to handle HR tasks at SPRL. Chroma brought in a centralized system for SPRL with the following functionalities: With TCS Chroma implementation, SPRL derived the following benefits: Chroma implementation served as a catalyst to improve efficiencies in the HR systems while optimizing the overall workforce management mechanism for SPRL, leading to a visible improvement in productivity, efficiency, compliance, data accuracy, employee engagement, and morale. Cloud Solution for HR Transformation: Delphi-TVS Case Study | TCS The Metaverse: Redefining business and HR dynamics From Manual to Automation: Vedant Fashions' HR Transformation Journey BFSL Achieves Seamless Talent Management with TCS CHROMA™ Our experts will be with you from strategy to implementation. Theme Font size Line height ===== ----- Article source ----- <https://www.tcs.com/what-we-do/products-platforms/tcs-chroma/solutions> -----

## Managed payroll services

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# Talent Insights for the Chief Human Resource Officer

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**Highlights** In this article Challenge Solution Benefits Related reading Want to deliver customer delight? TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. You have these already downloaded We have sent you a copy of the report to your email again.

The adoption of AI/ML for informed decision making is critical for an organization's growth and transformation. Companies need huge investments to set up in-house infrastructure and capabilities for getting talent insights which can aid data-driven decision-making. AI-as-a-service enables organizations with talent insights without needing the massive upfront investment in talent and resources thereby minimizing investment risks. throughAI Talent empowers organizations with talent insights driven by TCS' AI/ML framework and prebuilt models to augment informed people decisions, enhance employee experience, and address organizational challenges. The prebuilt AI models within the solution include:

- Self-service: Get predictive talent insights from business data
- Rapid outcome: Leverage prebuilt models to generate rapid predictions
- Seamless collaboration: Improve decision-making and derive talent insights through continuous collaboration
- Affordability: Leverage subscription-based

flexible model for higher ROI Shriram Pistons & Rings Ltd. Transforms HR Dynamics with TCS Chroma™ TCS Chroma™ Automates, Streamlines HRMS Process for PNG Jewellers Implementation of TCS Chroma™ and Payroll System for Delphi-TVS TCS Chroma™: Enabling Agile Performance Management for INOX India Our experts can help you build localized and profitable assortments. Theme Font size Line height

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## TCS CHROMA™ Fastrack

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be rapidly deployed to fast-track their digital journeys. TCS CHROMA™ Fastrack is TCS' talent management on-cloud solution, offering flexibility for organizations to choose relevant modules from a host of preconfigured modules in their 'hire-to-separation' cycle, and accelerate their digital journeys. It is cost-efficient and reduces deployment time from months to weeks, thus bringing in a significant business value. TCS CHROMA™ Fastrack eliminates traditional challenges faced by the HR personnel in driving change and is a one-stop solution for an adaptive transformation strategy that includes next-generation features such as the chatbot, AI-driven talent insights, intelligent user interface, and embedded dashboards. It empowers the HR by lowering risks and uncertainties while providing rapid time to value. 60+ Process templates 50+ Workflows 550+ Business rules 30+ Roles 250+ Dropdown lists 25+ Document templates 450+ Email templates 30+ Interface 450+ Mass uploads 60+ Reports Flexibility to choose modules Cost-effective HR solution Next-generation features Rapid time to value 360-degree security Minimum resources, maximum output A single point of accountability: We provide comprehensive, global platforms which help simplify governance through a single point of accountability for infrastructure, information technology, and business process management. Global shared services enablement: TCS' unique delivery leverages our diverse technical, language, and domain-specific capabilities to enable shared services faster and in compliance with local regulatory requirements and cultural preferences. Flexible solution delivery options: We offer Software-as-a-Service (SaaS) and Business-Process as-a-Service (BPaaS) delivery models, depending on business requirements and priorities. Domain expertise: TCS' investments in expanding and enhancing the functional footprint of its solutions ensure that we meet organizations' dynamic needs. We leverage our technology, domain, and people management expertise to adhere to industry-leading practices. Shriram Pistons & Rings Ltd. Transforms HR Dynamics with TCS Chroma™ TCS Chroma™ Automates, Streamlines HRMS Process for PNG Jewellers Implementation of TCS Chroma™ and Payroll System for Delphi-TVS TCS Chroma™: Enabling Agile Performance Management for INOX India Theme Font size Line height  
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## Intelligent decisioning for sustainable operations

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TCS Intelligent Urban Exchange makes it easier for businesses and governments to deploy transformational next-gen sustainable, customer-centric initiatives. ASHVINI SAXENA Theme Font size Line height  
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## Cognitive energy operations for next-gen sustainability

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You have these already downloaded We have sent you a copy of the report to your email again. Energy companies are facing challenges on multiple fronts including energy prices, supply disruptions and increasing levels of safety and environmental regulations. Energy providers must become more agile, resilient, and proactive to address these critical issues in order to stay competitive and operationally sustainable. Cognitively enabled operational systems can proactively identify assets, processes, and people risks. As the energy industry continues to embrace digital transformation and adopts cloud technology as a core business enabler, it is becoming necessary for information and decision-making processes to integrate data from the entire energy value chain into contextual and cognitive intelligence to achieve maximum financial performance, worker and plant safety, and net-zero emissions goals. A cognitive operations center provides an integrated decision workspace and delivers the capability for operators to assess contextual data. Our model for cognitive intelligence includes an ecosystem of technologies that augment human capabilities to sense, capture and understand information to create valuable insights and recommendations for acting on complex business problems. Cognitively enabled operational systems can proactively identify assets, processes, and people risk, and deliver recommendations for operations set points and intelligent interventions in real-time or near real-time. This is accomplished by processing huge volumes of data from cross-functional operations. It empowers organizations to avoid expensive downtime, ensure workforce and workplace safety, and reduce emissions. A few example use cases will help illustrate some of the key benefits of embedding cognitive intelligence into plant operations: These use cases are just a few examples of the many ways cognitively enabled systems help energy companies become operational resilient, achieve operational agility, improve operational efficiency, and harness the full value of their IoT and organization data. TCS Intelligent Urban Exchange is a purpose-built Data & Analytics Platform for the energy industry, which brings centralized AI activation functions to enable organizations build their cognitive operations. TCS Intelligent Urban Exchange offers pre-built cognitive solutions around Intelligent Pipeline, City Command Center, Intelligent Energy, Intelligent Transport and Workplace Resilience, which help energy companies and cities with faster deployment, time-to-value, and reduced TCO. To gain a greater perspective on how data analytics combines with AI/ML is empowering industries including Energy & Resources, Smart Cities, cross-industry Resilience & Operational Continuity and Sustainability, please visit our Intelligent Urban Exchange page and/or write to us at [tcs.dss@tcs.com](mailto:tcs.dss@tcs.com). TCS Intelligent Urban Exchange™: Building a Road for Seamless Sustainability Journey

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## Building a resilient enterprise

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material, logistics, and field services. Almost overnight, COVID-19 has rendered existing business continuity solutions ineffective. To become more resilient to COVID-19 and other unforeseen disruption, enterprises should embrace a holistic definition of enterprise risk that spans workplace safety, regulatory and government compliance, business operations, supply chain, inventory, finance and even aspects of the customer experience. With so much granular and diverse data to make sense of in real-time, business leaders need to apply the power of artificial intelligence to a broad spectrum of enterprise, machine and open data to assess risks and operate businesses effectively – building a resilient enterprise across workforce, operations, suppliers, raw material, logistics and field services. Enterprises must consider a risk-based approach to business resilience that incorporates a granular understanding of individual employees, departments, workplaces, and suppliers. They must harness the power of open data, AI, and machine learning to support adaptive risk mitigation models that roll up through enterprise operations. COVID-19 has thrown every industry and around the globe into uncharted territory. From banks and retailers to manufacturers and institutions, its devastating effects have forced enterprises to recalibrate business operations, keep workers home and event reinvent business. As countries around the world slowly improve their ability to contain the outbreak and brace for a possible second wave, enterprises of every type are anxious to return to the office. Yet to take that step they must protect their most important assets, employees, and customers, at offices, stores, branches, campuses, and other brick-and-mortar locations. Compounding these challenges, the far-reaching effects of the pandemic have introduced fundamentally new elements of risk to their business operations. Not only is the virus a danger to public health, but its effects have also extended the parameters of enterprise risk to include regulatory and safety compliance, as well as core elements of business operations. This diverse combination of risks, like the symptoms of the virus itself, is a potentially lethal concoction which has left enterprises scrambling for an antidote. In just a few months COVID-19 has completely redefined enterprise risk making traditional business continuity and recovery solutions incapable of tackling a long list of persistent and multifaceted challenges. In the past enterprises relied on business continuity and recovery offerings as a kind of insurance policy to keep their businesses operating in times of disaster. These solutions were designed with specific events in mind: from natural calamities such as floods, hurricanes, or tornadoes, to man-made catastrophes such as accidents, cyberattacks or terrorism. Yet as devastating as these events can be, history has shown their effects are often isolated to specific geographic locations and most run a logical course over a predictable period of time. The COVID-19 pandemic, however, has broken the mold. Unlike previous disasters it is proving to be a persistent global catastrophe that existing business continuity solutions are incapable of handling. To understand why consider the detailed challenges of reopening a business amid COVID-19. To start, reopening businesses must follow strict mandates that go beyond personal protection equipment and social distancing. To ensure people are not infected, and do not become so, organizations must monitor infection risk at physical locations and be able to take immediate action if a worker or customer at their site is suspected of being infected. If someone is exposed, they must be able to implement contact tracing to limit spread of the disease. They must also monitor

employee and customer sentiment and conduct risk profiling to gauge the impact of the pandemic on income, employee wellbeing as well as their supply chains. The unprecedented mix of new challenges and the diverse data associated with them – from customer, employee, and operational information to the Internet of Things – would easily overwhelm any business. The enormous amount of data and need to make sense of it all in real time, would also hamper their ability to understand the big picture, assess risk, and manage compliance. The result would be a lack of situational awareness that affects decision-making. For brick-and-mortar businesses, such an obstacle could not come at a worse time. Anything that negatively affects the brand experience would be happening just as customers are set to reengage with their business after having fled to on-line alternatives during quarantine. As workplaces reopen the safety and comfort level of employees, customers and visitors suddenly becomes paramount to the customer experience. Never have businesses faced such diverse obstacles to delivering on their brand promise. For business leaders who take a commanding view of data, it is a critical moment for real-time decision-making because they understand the survival of their enterprise is at stake. The COVID-19 crisis and the ensuing societal and business disruptions have significantly impacted the normal flow of commerce affecting all segments of almost all business across industries from the corner store to global supply chains. In addition to numerous new pandemic-driven government mandates, protocols and regulations, the unprecedented, unpredictable nature of the pandemic is causing uncertainty in boardrooms around the world about how best to proceed in a constantly evolving environment. In addition, existing business continuity protocols were designed around departments or organization as a whole not at the granular level of individual employees, customers, vendors, and suppliers. Such elements would include employee safety, optimal staff planning, risk mitigated operations resilience and regulatory compliance needs pertaining to every individual. Understanding this unique and exhaustive set of requirements, TCS Digital Software and Solutions developed an employee and customer-centric progressive, risk aware, operationally resilient business continuity solution that can relaunch the business of any enterprise and help them in prolonged operations during the COVID-19 pandemic. The key takeaway for all enterprises is the necessity to plan for business resilience across employees, partners, supplies and operations, including dimensions such as: Employee Safety Regulatory Compliance Operations Resilience Workplace Ecosystems Customer Engagement As COVID-19 has demonstrated, siloed business departments within enterprises have one thing in common: the need for human capital for business continuity. TCS understands the importance of overcoming the limitations created by business silos and overcoming their pain points to make a workplace more resilient. Early in the pandemic TCS solution architects spotted interesting parallels between businesses being affected by the pandemic and smart cities which is an area of deep TCS domain expertise. As with smart cities they realized the need for enterprises to capture data from a myriad of different sensors and other devices connected to the Internet, such as data about employee movements, that would be needed to maintain social distancing. They also applied their knowledge of enterprise risk since office locations needed to continuously understand how the pandemic would affect business activity over time – including customer service – and its impact on revenue and profitability.

After studying the use cases associated with a business reopening work locations amid COVID-19 TCS realized it could leverage its experience delivering crisis-resilient smart city and enterprise solutions in situations where multiple siloed departments (e.g. health, security, transportation, water, energy, etc.) and normally unassociated teams are managed effectively by a command center model. This led to the development of TCS Intelligent Urban Exchange for Workplace Resilience, an artificial intelligence-powered, command center analytics platform with specific use cases for workplace safety, regulatory compliance, and operational effectiveness. TCS Intelligent Urban Exchange for Workplace Resilience leverages a businesses' existing infrastructure as well as internal and external data and intelligently applies analytics to deliver insights in real-time across the enterprise for effective business continuity in a pandemic. Key to operating a resilient workplace is specific information which equips leadership to knowledgeably determine which personnel can safely to come into the office, and which for health and safety reasons should temporarily work remotely. For example, employee risk profiles based on micro and macro parameters such as locality, individual metrics, regulatory requirements, and movement within the premises over designated periods can be created. Using this information TCS Intelligent Urban Exchange for Workplace Resilience's prescriptive analytics can establish 7, 14 and 21- day risk scenarios based on individual employee movements within the workplace during those timeframes. This, in turn, informs appropriate staffing, project planning, and building, floor, and zone level flow planning as well as risk mitigation. Additionally, sensor technology enables continuous, real-time protection of employees from the time they enter the workplace throughout the workday allowing them to avoid congregating and maintain social distancing. Such prescriptive and real-time analytical data helps firms forecast the potential of healthy employees becoming high risk. Armed with this information organizations can proactively plan critical staff needs and optimize the use of available resources. If by chance an employee does record a high temperature or is otherwise identified as likely being infected, TCS Intelligent Urban Exchange for Workplace Resilience helps mitigate the risk of further spreading through rapid contact tracing and immediate isolation. Most large enterprises provide multiple products and services through various lines of business (LoBs) that are part of the organization as a whole. Typically, each LoB carries its own P&L objectives and operates relatively independently according to specific business requirements. Major disruptions such as COVID-19 impact LoBs differently depending on characteristic business processes and practices. This of course creates challenges for each which then gets magnified when they roll-up to the organization level that is already facing a whole different set of enterprise-scale difficulties. The current pandemic has abruptly brought companies and organizations face-to-face with these challenges. As they work to address the obstacles presented by COVID-19 disruptions they are finding more than ever that access to data – lots of it from as many sources as possible – is key to successfully adapting to and navigating through the crisis. Data are the raw ingredients that make up insights, yet COVID-19 is forcing leaders to make sense of a torrent of multiple disparate sources of data all at once – from different systems, transactions, and departments to the location of supplies and places they are needed most. Not only is their ability to make sense of this real-time information and take remediation

measures severely compromised, but their existing business processes also are not designed to handle it. The ability to harness open data that is available in the public domain and social networks has become critical. Enterprises need deeper integration with the extended ecosystems for a comprehensive response. Rich insights can be derived to reveal how a location/geography is changing its risk pattern due to infections and other geo-political factors, and how consumer behavior is shifting and will influence demand and supply. This is where analytics can provide game-changing help. Data analytics turns data into insights which support informed decision-making processes critical for successful operations during and after major disruptions. TCS Intelligent Urban Exchange for Workplace Resilience uses data from employees, enterprise systems, IoT devices and external sources to run powerful, deep analysis that enable organizations to create risk profiles, manage remote working and commuting strategies, develop workplace distancing protocols, identify hot spots, manage PPE measures, track active cases, perform contact tracing (in minutes instead of days), simplify regulatory report and achieve stabilized operations and supplies. Data analysis at such scale requires a central command center that can analyze all data across the organization from various lines of business to surface real-time insights and recommendations to manage and optimize workplace resilience and operational safety. Although many enterprises have a Business Continuity forum with senior leaders from various teams and departments, they are not able to respond effectively due to an inability to access and make sense of the critical data from disparate data sources including those mentioned above. Thus, a common shared platform that can leverage existing technology investments as well as internal and external data to apply analytics and deliver insights in real time across the enterprise operations is an imperative to managing enterprise-wide disruptions. Though the primary objective is business continuity, all the strategies and planning must incorporate human safety as an imperative – covering employees, vendors, customers, and partners. Employees must have a safe way to get to work and a safe environment while they are working, including customer sites and interaction points. Following the regulatory framework recommended or required by a federal/state administration and health organization is very important. This needs to be supported by tracking compliance through analysis of company data, IoT, employee devices, public data, etc., while adhering to data privacy requirements. The Workplace Safety features can help manage the workforce and work locations under these stressed times and help manage impacted work sites. It can profile the employees based on various individual attributes with respect to their location and the containment zones. This allows identifying potentially high-risk employees that should be considered for work-from-home status. It allows enterprises to monitor site level infection risk (in the case of COVID-19 for example) and take immediate action in case of high temperature or other complications. Using image, video, online device check ins, and badge swipes, with path tracing analytics, businesses can optimize workplace occupancy and identify alternate movement flows to limit associates' exposure and avoid congregation. In case of contamination enterprises can trace contacts using proximity data from employees' mobile devices, badge scanners, etc., and identify at-risk individuals. To ensure business continuity during crises it is important to align operations with the latest regulations imposed by public authorities, as well as comply with

generally accepted best practices and other business requirements. TCS Intelligent Urban Exchange for Workplace Resilience helps ensure regulatory measures are followed making it easier to comply with regulations and record / report to local authorities. The COVID-19 crisis highlights the importance of regulations to contain spreading of the virus. Yet while these measures can save lives, they can also put strain on businesses. TCS Intelligent Urban Exchange for Workplace Resilience monitors behavior to ensure ongoing compliance with workplace safety practices such as helping avoid unsafe group congregations, maintaining social distancing and thermal scanning. It helps track personal protective equipment (PPE) guideline adherence for in-office and field assignments. It can simulate risk mitigated deployment planning based on the current lockdown relaxation regulations such as what types of transportation are allowed, how many can travel through public transport and from which areas/route. To attain business continuity, businesses must ensure safe operation of industrial plant, administrative offices and sites where operations take place. TCS Intelligent Urban Exchange for Workplace Resilience lets enterprises profile contact-infection risk by location-based scanning and travel tracking. In case of infection it can conduct contact tracing history analysis. To stay in business organizations must deliver goods and services to customers, and in the case of a pandemic business need to strive for as little physical contact as possible. TCS Intelligent Urban Exchange for Workplace Resilience helps with all the above outcomes thanks to its built-in models and modeling capabilities. It lets businesses have visibility of their supply chain and determine the implications of change. Users can profile suppliers for key products to assess risk and optimize procurement. With real-time tracking capabilities businesses can optimize routes and field service. By analyzing changes in demand patterns, the solution can provide actionable insights to improve warehouse space and optimize inventory. TCS Intelligent Urban Exchange for Workplace Resilience includes the platform and pre-built use cases spanning Workforce Protection, Regulatory Compliance, and Operational Resilience. The major departments of an enterprise collectively benefit from cross-functional data insights for better decision making. This underlying analytics platform is pre-tuned for enterprise data sources relevant to business recovery and resilience use cases and drives the key functions of TCS Intelligent Urban Exchange for Workplace Resilience (Figure 1). Big Data Management capabilities gathers disparate data sources and processes them while adhering to data privacy concerns. The TCS Intelligent Urban Exchange platform uses machine learning and deep learning technologies to drive valuable insights in real time to guide interdepartmental stakeholder decisions. The insights can easily be delivered, via rest-APIs, to a business's existing front line business systems. The robust dash-boarding enables visualization of the insights and helps team leaders navigate a given situation with optimal responses (e.g. returning to offices, human traffic flow, contact tracing, alerts, managing impacted areas, predicting risk with what-if analysis, mitigation tactics, and understanding financial implications of changes customer interaction, etc.). It can facilitate better decisions on risk management and resilient actions for business continuity. It can also monitor the execution and success of the implemented actions. In time of crisis businesses must reinforce their commitments to customers. They must engage with them to understand their ever-changing needs and provide a

superior customer experience. Some businesses and campuses may also experience disruption such as water, power and transport. TCS' proven customer analytics software (TCS Customer Intelligence & Insights) and TCS Intelligent Urban Exchange smart city solutions extend the functionality of TCS Intelligent Urban Exchange for Workplace Resilience. These solutions come with plug and play capability and can easily integrate to provide a more holistic approach to a crisis. Disruptions caused by crises ripple beyond physical workplaces often affecting entire complexes, campuses and even cities. The nature of the crisis can affect the availability of resources like water, electricity, and transport, thus making it imperative to have a system in place that can connect all the data and interactions between these subsystems and deliver preventative actions and impact mitigation tactics. TCS Intelligent Urban Exchange for Workplace Resilience can support and integrate additional use cases from other TCS Intelligent Urban Exchange modules (Water, Energy, Transportation) that discover and monitor incidents and generate real-time actionable insights to help enterprises proactively mitigate cascading events and avoid further harm. These increase workplace and public safety while helping to avoid costs from damage and downtime. These offerings can extend the scope and value of TCS Intelligent Urban Exchange for Workplace Resilience to help reduce carbon footprints and drive sustainability and continuity. Business resilience also includes rebuilding demand and meeting new customer expectations. Leveraging a common analytics foundation, TCS Customer Intelligence & Insights (CI&I) software incorporates data across all digital and physical interactions to help enterprises understand and adapt to recent changes to customer sentiments, behaviors, and goals. CI&I can empower enterprises with real-time insights and recommendations for next-best actions to provide superior customer journeys. And it can help businesses understand changing customer credit & risk profiles or predict when they are likely to default on a payment. CI&I supports what-if simulations and scenario planning with extensive dashboards and reports - thus enabling them to seize growth opportunities and build resilience - even in a crisis environment. Enterprises, municipalities, and other organizations are quickly learning how vulnerabilities in safety, compliance, operations, customer interactions, and finances can disrupt the chain of business continuity during crises, whether it is a pandemic, natural disaster, or a political or social upheaval. The COVID-19 pandemic has stimulated the development of new solutions that leverage the IoT and other data sources to understand, predict, and recommend actions that are helping organizations to recover more quickly and build more resilient businesses that are ready for the future. TCS Intelligent Urban Exchange for Workplace Resilience utilizes the rich knowledge acquired over decades by TCS by working on various smart city initiatives and partnering with enterprises across multiple industry sectors. Unlock Value and New Revenue Streams with TCS DSS Partnership Programs TCS Intelligent Urban Exchange™ : Building a Road for Seamless Sustainability Journey TCS Intelligent Urban Exchange™ Solution for Sustainable Operations. TCS Intelligent Urban Exchange™ : AI-powered Operational Insights for Smart Enterprises Theme

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provide the needed insights and recommendations. TCS Intelligent Urban Exchange for sustainability delivers a powerful decisioning solution for enterprises and cities by offering prebuilt tools that help accomplish and simplify net-zero journeys and proactive emission management targets, including: TCS Intelligent Urban Exchange for Sustainability overview TCS Intelligent Urban Exchange for sustainability solution is a holistic enterprise software that leverages AI/ML-powered analytics. It empowers organizations to meet sustainability goals through end-to-end emission visibility and offers modules and tools that include estimation and benchmarking, emission and carbon footprint, risk exposure and control, scenario planning, forecasting, and control, and decarbonization and sustainability actions. The IUX climate action module offers sustainability data modeling, process modeling, simulation and scenario modeling, emission estimation, GIS analytics, climate modeling, real-time insights, forecasting and optimization, decision, and recommendations. Unlock Value and New Revenue Streams with TCS DSS Partnership Programs TCS Intelligent Urban Exchange™: Building a Road for Seamless Sustainability Journey TCS Intelligent Urban Exchange™: AI-powered Operational Insights for Smart Enterprises TCS Intelligent Urban Exchange™: Sustainable Smart Cities Through Intelligent Analytics Theme Font size Line height =====

## **TCS Intelligent Urban Exchange™ for smart cities**

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multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. You have these already downloaded We have sent you a copy of the report to your email again. City leadership is faced with ensuring citizen, employee, and stakeholder satisfaction as well as sustainably prioritizing growth, operational efficiency, resource utilization, and regulatory compliance. These municipal goals are increasingly difficult to achieve due to expanding city and climate regulations, internal and external demands to conform to ESG operating principles and managing costs while driving growth. City administrators and department managers must align their objectives with city leadership goals and provide forward-looking contextual recommendations and insights that support socially responsible, sustainable, and cost-efficient operations and city services. They are struggling to effectively collect, integrate, and analyze vast amounts of data from multi-domain, siloed, IoT, and physical systems city-wide to provide the insights and recommendations needed. TCS Intelligent Urban Exchange™ for smart cities provides a cross-domain city data and analytics platform that brings services and systems together to drive synergies across city departments and infrastructure, leading to improved citizen experiences, optimized resources, and sustainable operations through: Ready-to-deploy, pre-built solutions, including energy, water, transportation, and climate action - all supported by an extensible platform that simplifies development and implementation of additional use cases Proactive city management through intelligent command center views and event alerts across city and enterprise systems, departments, and services Improved citizen, employee and customer experience through advanced analytics that leverage data from multiple domains, systems, and devices, and provide process and service insights and recommendations TCS Intelligent Urban Exchange™ for smart cities TCS' Intelligent Urban Exchange™ for smart cities solution is comprised of ready-to-deploy, pre-built tools including an intelligent command center for proactive city management, intelligent energy to optimize energy usage, intelligent water to manage water loss and shortage, intelligent transport to improve public and private transit operations, and climate action to optimize and implement sustainable actions. TCS' Connected Intelligence Platform provides a big data lake, domain model, GIS, AI-ML, and real-time and microservices functions to drive the existing solution. Accelerated attainment of climate and emissions goals Improved citizen, employee, and customer experience Enhanced interoperability and coordination of systems, services, infrastructure, and assets across city and enterprise departments Increased incident identification, awareness, and resource synchronization Optimized operational resilience, continuity, and workplace safety Unlock Value and New Revenue Streams with TCS DSS Partnership Programs TCS Intelligent Urban Exchange™: Building a Road for Seamless Sustainability Journey TCS Intelligent Urban Exchange™ Solution for Sustainable Operations. TCS Intelligent Urban Exchange™: AI-

# **TCS Intelligent Urban Exchange™ for enterprises**

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that support socially responsible, sustainable, and cost-efficient operations. They are struggling to effectively collect, integrate, and analyze vast amounts of data from multi-domain, siloed, IoT and physical systems from across the enterprise required to provide the insights and recommendations needed. TCS Intelligent Urban Exchange™ for smart enterprises provides a cross-domain enterprise data and analytics platform that brings services and systems together and drives synergies across organization-wide department and infrastructure leading to improved employee and customer experiences, optimized resources, and sustainable operations through: Ready-to-deploy, pre-built modules, including climate, energy, water, transport, and resilience supported by an extensible platform to develop and deploy additional use cases Command center views and incident alerts across enterprise and campus systems, departments, and services Improved employee and customer experience through advanced analytics that leverages data from multiple domains, systems, and devices and provides process and service insights and recommendations TCS Intelligent Urban Exchange™ for smart enterprises TCS' Intelligent Urban Exchange™ for smart enterprises solution is comprised of ready-to-deploy, pre-built tools including a command center to improve incident identification, awareness, and resource synchronization. Besides this, the solution offers intelligent energy, intelligent water, intelligent transport, climate action, and enterprise resilience to optimize operational resilience, business continuity, and workplace safety. TCS' Connected Intelligence Platform provides a big data lake, domain model, GIS, AI-ML, and real-time and microservices functions to drive the existing solution. Accelerated attainment of climate and emissions goals Improved employee and customer experience Enhanced interoperability and coordination of systems, services, infrastructures, and assets across enterprise departments Increased incident identification, awareness, and resource synchronization Optimized operational resilience, business continuity, and workplace safety Unlock Value and New Revenue Streams with TCS DSS Partnership Programs TCS Intelligent Urban Exchange™: Building a Road for Seamless Sustainability Journey TCS Intelligent Urban Exchange™ Solution for Sustainable Operations. TCS Intelligent Urban Exchange™: Sustainable Smart Cities Through Intelligent Analytics Theme Font size Line height =====

## **TCS Intelligent Urban Exchange™ accelerates the sustainability journey**

----- Article source ----- <https://www.tcs.com/what-we-do/products-platforms/tcs-intelligent-urban-exchange/solutions/tcs-iux-accelerating-sustainability-journey> ----- Solution TCS Intelligent Urban Exchange™ Industry Forward-thinking government for citizen-first services Highlights In this article TCS Intelligent Urban Exchange™ expedites the sustainability journey Precisely monitor emissions across the value chain Predict carbon emissions for scenario planning Accelerate decarbonization with detailed actionable insights Reduce energy usage and optimize resources Achieve a smooth

transition to alternative energy sources Conclusion Smart and sustainable cities Find out more TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Related reading Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. You have these already downloaded We have sent you a copy of the report to your email again. Climate change acceleration is affecting the places we live, the food and water that we consume, and the businesses where we work. Enterprises of all types play a critical role in helping to reduce the environmental, Social, and economic impacts caused by climate change. Businesses need to rethink operating models to reduce their carbon footprint and accelerate sustainability efforts while remaining agile and resilient. 62% of the executives surveyed in a Challenge.org study believe building sustainability into their strategic business plans is necessary for staying competitive in today's business climate. These environmentally conscious organizations are harnessing the power of big data analytics to help sustainably manage operations while transparently and responsibly delivering customer value. “Globally, energy efficiency represents about 40% of the greenhouse gas reduction potential” TCS Intelligent Urban Exchange™ enables cities, manufacturers, energy producers, transportation agencies, and logistics companies to connect operational data from multiple sources and deliver incisive insights into carbon emission levels, emission sources, and overall operational efficiencies. TCS Intelligent Urban Exchange collects and analyzes data from diverse sources such as business systems, IoT and streaming devices, sensors, and operational processes to build a holistic view of energy usage and carbon footprints. These analytics provide data-driven recommendations that help managers and operators monitor and proactively mitigate

emissions across the organization and its partner ecosystem. “By 2030, businesses must cut their greenhouse gas emissions globally by 3.7bn metric tons of CO2 equivalent a year or 60% of total emissions to meet Paris Climate Agreement goals “ TCS Intelligent Urban Exchange helps organizations predict and quantify likely ecological impacts of disruption event scenarios. The software allows leaders to run what-if analysis and predict scope 1 and 2 emission levels for various situations. This equips them to knowledgeably tailor business strategies for sustainable and energy compliant operations while also including contingencies for unforeseen events. Powered by AI, ML, and industry-tuned models, TCS Intelligent Urban Exchange provides a powerful tool for performing multi-dimensional simulations that inform key operational initiatives, minimize environmental impact and ensure regulatory compliance. “Achieving a warming cap scenario of 2 degrees Celsius requires that CO2 emissions decline by about 25% by 2030 “ TCS Intelligent Urban Exchange helps enterprises accelerate their carbon neutrality journeys with an AI-powered, big data platform. This platform in combination with TCS Intelligent Urban Exchange industry models delivers actionable insights based on real-time input and includes use cases that analyze and recommend efficient energy usage, operational processes, and proactive physical asset maintenance. TCS Intelligent Urban Exchange provides insights to help managers determine actions that directly support sustainable operations including efficient asset usage, preventative asset maintenance, and resource allocation based on changing localized needs. These and other emissions-reducing actions can be coordinated from a single dashboard for even greater efficiencies with the TCS Intelligent Urban Exchange Command and Control Center to coordinate and optimize operations. “Cities can use smart technologies to improve key quality-of-life indicators by 10 to 30% “ “Air pollution from traffic congestion in 83 of the nation's largest urban areas contributes to more than 2,200 premature deaths annually, costing the health system at least \$18 billion“ TCS Intelligent Urban Exchange helps campuses, cities and city service providers proactively manage key resources and services. Pre-built intelligent water, streetlights, building and transport use cases are designed to solve real world resource management and conservation challenges such as reducing energy usage, carbon emissions and water waste/loss. These solutions also help optimize capital allocations, asset life cycles, and resource deployments. TCS Intelligent Urban Exchange also delivers real-time monitoring that aids in early detection of incidents giving leaders valuable time to formulate and execute appropriate responses before situations escalate. This timely information saves costs, manpower and time which minimizes situational impacts and preserves precious resources. “In the United States renewable sources currently account for just under 17.5% of its energy generation mix, and are expected to increase to 38% by 2050“ As enterprises increase focus on carbon-neutral initiatives, TCS Intelligent Urban Exchange helps them identify potential transition risks and the impact on business operations by providing insights into regulatory guidelines, the local business environment and government policy. The solution helps businesses tailor their new energy mix model by providing actionable intelligence for sustainable activities including planning electric charging stations and forecasting energy demand and generation. TCS Intelligent Urban Exchange™ is a purpose-built decision intelligence product that harnesses the power of artificial intelligence and

analytics to help organizations achieve resilient and agile operations. TCS Intelligent Urban Exchange connects entire business ecosystems through cognitive operations that span devices, departments, people, systems, and processes to produce comprehensive, actionable, data-driven insights, predictions and recommendations for improved sustainability and resilience. Building a Resilient Enterprise Connected & Intelligent Railroads - Cognitive Railroad Operations Cognitive energy operations for next-generation sustainability Data Privacy - A Strategic Imperative For The Digital Insurer Theme Font size Line height =====

## Collaborate and leverage our partner programs

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synergies to create and deliver value for our customers. The program provides our partners with the right tools and knowledge to drive revenue and profitability, enabling them to establish new revenue streams. Discover growth opportunities by joining the right partner program and build a rewarding long-term relationship with TCS. Consulting Create new revenue streams with your customers by providing onboarding services, consulting services, integration work, training, and much more. Technology If you are a technology company with tech products, we will help you discover possible synergies with your technologies and enhance value for end customers. Value-added resellers Identify and qualify opportunities and resell Digital Software and Solutions (DSS) products to your customers in addition to providing high-value implementation services. Referral Recommend TCS products to earn revenue and rewards. This is ideal for specialized consultants and service providers. TCS Intelligent Urban Exchange™ TCS Customer Intelligence & Insights™ Cognitive energy operations for next-generation sustainability You still don't know your customers, and it's killing you Theme Font size Line height =====

## Unlock 360-degree customer views with AI-driven insights.

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believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. TCS Customer Intelligence & Insights™ Industry-specific. Contextual. Intelligent. You have these already downloaded We have sent you a copy of the report to your email again. Attract customers and build loyalty With the profusion of data from multiple sources, many brands struggle to achieve the single 360-degree customer view necessary to deliver personalized services, products, and experiences at the right time through the appropriate channels. TCS Customer Intelligence & Insights™, an AI-driven customer analytics and real-time CDP solution, allows you to leverage data for actionable insights. It empowers your organization to provide personalized experiences that build customer loyalty and enhance lifetime value. AI/ML-powered analytics for personalized recommendations Faster time-to-value with pre-built, industry-specific solutions Improved omnichannel customer experiences and engagement Increased loyalty, customer lifetime value (CLV) and wallet share 01. Banking TCS Customer Intelligence & Insights helps banks gain insights from existing core banking data to improve customer experience and retention, and reduce loan defaults in retail-consumer, small to mid-size business (SMB), commercial, and corporate banking. Read more 02. Insurance TCS Customer Intelligence & Insights delivers AI-driven next best actions for enhanced policy and claims engagement, accelerates digital transformation, improves customer experiences, and increases customer lifetime value. Read more 03. Retail TCS Customer Intelligence & Insights is extensible, AI/ML-enabled customer analytics software with pre-built use cases for retailers to deliver hyper-personalized customer experiences, grow customer value, and achieve loyalty as an outcome. Read more 04. Public Services TCS Customer Intelligence & Insights helps states detect and prevent unemployment insurance fraud while expediting authentic claims for those in need of assistance. TCS Customer Intelligence & Insights delivers out-of-the-box use cases for unemployment insurance fraud prevention, claimant profiling, and more for faster time to value. Gain a deeper understanding of your customers Data-driven customer experiences are game changers COVID-19 calls for a data-driven experience AI-powered, real-time CDP personalizes customer experiences TCS Customer Intelligence & Insights represents one way for many institutions to quickly gain analytics acumen and see quick and real business results from a sophisticated offering. JERRY SILVA TCS Customer Intelligence & Insights™ wins 2023 Sammys-Sales & Marketing Technology Award CDP Institute certifies TCS Customer Intelligence & Insights as RealCDP solution TCS Customer Intelligence & Insights wins Gold at the Stevie® Awards TCS recognized as a major player in CDP space for TCS Customer Intelligence & Insights Theme Font size Line height =====

# COVID-19 amplifies the need for a data-driven experience

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shifting at least some of their spending online amid the pandemic (451 Research's Voice of the Customer: Macroeconomic Outlook, Consumer Spending, July 2020), understanding and influencing customers' behavior shifts, retaining and winning back customers, and reducing costs through technology and AI all represent essential investments. 451 Research's Voice of the Enterprise: Digital Pulse, Coronavirus Flash Survey June 2020 found that 35% of businesses are either starting or accelerating their investment around the digital delivery of customer experiences. Although the market for CX and commerce software will likely dip initially in the current economic climate, it will emerge with a higher growth rate than before the crisis amid increased demand for the software to build, manage and analyze digital customer engagement. As customers change their behavior due to the pandemic, 81% of surveyed businesses state that generating a 360-degree view of the customer to better understand intent and context will have a high impact on their operations over the next two years. Now more than ever, companies will need to rely on data-driven insights to discover new customer preferences and journeys, maintain customer relationships and ultimately improve CX. In the customer behavior survey conducted by the 451 Research group in June 2020, important insights were shared from global businesses adapting to changing customer experiences. The highlights of the survey were that 67% of the businesses surveyed invested in newer digital platforms that enhanced customer service and loyalty. 76% of digital leaders vouched for having new customer engagement tools that were scalable and intelligent. 81% of businesses believed in generating a 360-degree view of customers to interpret intent and context. With empowered consumers increasingly demanding greater control over the interactions and relationships they have with businesses, experiences - not products - are now the battleground for competitive differentiation. Winning businesses will heed the following imperative: Situations like the coronavirus are very difficult to predict, but technology supported by data can ensure that businesses rise to meet customer expectations. Amid the societal shift to digital, businesses are redefined by a more nuanced relationship between people and the automated systems and devices they use to engage with the world. The use of data and analytics to gain insight into customer behaviors and company performance was already a key differentiator between digitally driven businesses and their digitally delayed counterparts. Businesses should seek a solution that provides true omnichannel experience - connecting online, mobile, store, devices and other channels - because digital touchpoints are now the one of the most important ways in which consumers interact with businesses. Social media and connected devices (e.g., smart speakers) are disrupting traditional modes of interaction and engagement, while ultimately enabling more contextualized and personalized experiences. Businesses need to capture and unify disparate sources of consumer data, and effectively contextualize and operationalize information to push critical insights across channels and stakeholder groups that shape the customer journey. As businesses look to create more hyper-personalized experiences, the most meaningful (and ultimately profitable) experiences will be informed by data-driven context clues. For instance, a banking customer may change their behavior by choosing online banking rather than coming into the branch due to safety concerns. By just tracking their movement to the online channel, a bank may miss an opportunity. By also leveraging the customer's data, the bank can

discover that the customer's car lease is expiring - and by anticipating them leasing a new vehicle, the bank can offer an online option for a loan and car insurance, and alert them to low mortgage refinance rates having also identified that their credit rating has increased. Industry-focused solutions will help provide data integration and industry domain models to speed decision-making and the delivery of actionable insights. To quickly react to rapidly changing market demands and disruptions, companies should look for industry-specific out-of-the box solutions with pre-built use cases that can be easily integrated with their existing technology for lower TCO, and to help drive early, practical, and sustained results. The desire to enhance CX was already fueling investments in digital transformation projects. In 451 Research's Voice of the Enterprise: Customer Experience & Commerce, Digital Transformation survey, nearly two-thirds (61%) of respondents cited 'improving customer experience' as a main justification for digital transformation initiatives. Budgets for such CX projects will continue to increase as businesses focus on customer retention and reducing costs in a post-coronavirus economy. 451 Research's analysis demonstrates that there is at least \$500bn in revenue opportunity in the US alone related to improving digital experiences - ranging from personalization improvements to mitigating abandoned shopping carts and other customer friction points. As consumers shift their spending online, businesses need to invest in new digital tools to work in a way that ensures that data, insights and key technologies connect people with information and processes, leading to a better experience for customers and, ultimately, business growth. Businesses must ensure that they pivot to enable contactless contextual experiences. Particularly as socioeconomic disruptions from the COVID-19 pandemic completely upheave consumption models and industries, establishing and maintaining consumer loyalty is paramount to survival. It is now essential for companies to leverage data-driven industry-focused solutions so they can view each stage and point of interaction along the customer journey, and take advantage of the opportunity to deliver consistent, differentiated experiences to attract, win and retain customers. To deliver highly differentiated and personalized customer experiences, businesses need an accelerated, data-driven approach to understanding and anticipating customer behaviors, preferences and goals in real time. TCS's Customer Intelligence & Insights customer analytics software enables businesses to deliver hyper-personalized, connected experiences at every point along the customers' digital/physical journeys - to banking, retail and communications service provider customers. Amid COVID-19, these capabilities take on greater importance because customer safety has become a key pillar of the customer experience. Since 'Safety is new CX,' TCS is offering ready-to-use analytics solutions to help companies make it safe for returning employees, manage enterprise risk and deliver safety as part of customer experience. The modern banking imperative The modern retailer imperative Data-driven CXs for financial institutions Mitigating AI bias in insurance Register for our email newsletter to get the freshest takes, straight to your inbox. I consent to processing of my personal data entered above for the purpose of receiving newsletter from TCS For further details on how your personal data will be processed and how your consent can be managed, refer to the TCS Privacy Notice. Thank you! We'll be in touch with you shortly. Looks like we are experiencing some connectivity issues. Please

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# Data-driven experiences create game-changing moments

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intelligence (AI) and machine learning (ML) and data activation to determine the best way to engage with customers and respond to their fast-evolving needs. Focusing on several key areas can help improve the customer experience: Deliver personalized customer journeys up to the 'last mile' from acquisition to servicing. Improve credit decisioning to streamline lending journeys and drive automation. Protect customers from fraud and risk exposure while speeding resolutions. Reduce risk concentration with default prediction and improved collection strategies. Deepen relationships through personalized servicing and engagement. Banks, insurance companies and other financial services organizations must move beyond stalled data management programs focused on a golden record. Currently 59% of institutions are still trying to implement a data-driven strategy, and our data also shows that 73% are either overly siloed or lacking in the ability to turn data into action. They need to build on disparate data sources to effectively contextualize and operationalize critical data and insights into actions required by the various organizational stakeholder groups that have a hand in shaping the customer experience. 59% of institutions are still trying to implement a data-driven strategy Q: To what extent is your organization taking active steps to become more 'data driven' (that is, to embed data-driven decision-making at the heart of the business)? (n=80) Q: Which of the following customer experience use cases are most driving your organization's future investments? Please select all that apply Source: 451 Research's Voice of the Enterprise: Customer Experience and Commerce, Digital Maturity 2020 Financial firms need new approaches and strategies to ensure they can turn data into action to drive wallet share. They need to arm customer-facing relationship managers, tellers, and customer service agents with the ability to deliver superior customer interactions and empathetic, contextual engagement using real-time data at the point of interaction. Among surveyed institutions, 41% want to optimize the customer journey to reduce friction points, 36% want to improve personalization for micro-segmentation and targeting, and 35% want to build a real-time, unified view of the customer to improve customer retention and loyalty. As institutions work to secure loyalty and revenue, the implementation of technologies that facilitate contextualized - near-real-time or real-time - experiences to drive stickier relationships and competitive differentiation are likely to rise to the top of the priorities list. A major strategy is to leverage data to understand customer actions and intent across the customer journey. In 451 Research's Voice of the Enterprise: Digital Pulse, Budgets & Outlook 2019 survey, 64% of financial services organizations said that data analytics and platforms have the biggest game-changing potential over the next three years. Today's empowered customers are constantly bombarded with information; they are now dictating the terms of engagement with businesses to a much greater degree than was previously possible. As firms continue to make a digital culture central to their organization, they need to invest in new technologies to address customer demands for faster credit decisions, improved risk modeling or fraud detection and better cross-selling opportunities. Embrace data to drive real-time hyper-personalization for increased conversion. Institutions can combine first-, second-and third-party data (such as that from a bank's affiliate partners) with AI and ML technology to provide more contextually relevant offers or even next best actions via affinity models and event-based marketing. Enterprises should focus on programs that synthesize the data from various sources to provide

actionable responses at the moments of influence, enabling faster and more personalized interactions with customers and driving successful outcomes. Turn data into action across the customer journey to proactively engage during critical moments. This means delivering relevant experiences and uncovering insights that provide context for real-time proactive engagement – warning of deteriorating credit or covenant breaches, offering options for small businesses, or measuring the financial health and wellness of customers, for example. Institutions can offer completely automated digital experiences via ATMs and mobile apps or improve contact-center operations for customers who still require assisted services. Regardless of the channel or context of the interaction, the ability to successfully navigate micro-moments requires real-time data and event-based triggers. Ensure trust with empathic responses. Formulating responses based on the language, tone, and content of conversations with customers is more important than ever in earning trust and loyalty. Institutions should use data to understand customer sentiment and track life-changing events such as mortgages, refinancing activity, and marriage by creating intelligent, real-time 360-degree profiles of consumers – such as, current products, call history, social information. This will help them address customer desires on a more personal level and improve retention. Ensuring privacy has also become a critical requirement for firms to earn and maintain the trust of their customers. Because data privacy, security and risk are now interdependent, modern platforms that process unstructured data and run real-time analytics must offer speed, agility, and embedded privacy. In the wake of COVID-19, 451 Research group conducted a survey targeting the financial institutions to analyze their data-driven strategic readiness. The results were : 40% of the companies said they had a formal strategy and were actively implementing cultural and organizational changes. 24% companies stated they were in the planning stage to form a data-driven strategy. 15% stated that they were still contemplating the idea of a data-driven strategy. 20% stated they didn't have any strategy to become data-driven, whereas 1% stated they didn't know being data-driven. Among surveyed institutions, 41% want to optimize the customer journey to reduce friction points, 36% want to improve personalization for micro-segmentation and targeting, 36% want to match anonymous web visitor data to existing customer profile to form lookalike marketing models, and 35% want to build a real-time, unified view of the customer to improve customer retention and loyalty. 451 Research is a leading information technology research and advisory company focused on technology innovation and market disruption. Founded in 2000, 451 Research is a part of S&P Global Market Intelligence. Copyright © 2021 S&P Global Market Intelligence. The content of this artifact is for educational purposes only. S&P Global Market Intelligence does not endorse any companies, technologies, products, services, or solutions. Permission to reprint or distribute any content from this artifact requires the prior written approval of S&P Global Market Intelligence. Financial firms need new approaches and strategies to ensure they can turn data into action to drive wallet share. They need to arm customer-facing relationship managers, tellers, and customer service agents with the ability to deliver superior customer interactions and empathetic, contextual engagement using real-time data at the point of interaction. Among surveyed institutions, 41% want to optimize the customer journey to reduce friction points, 36% want to improve personalization for micro-segmentation



and targeting, and 35% want to build a real-time, unified view of the customer to improve customer retention and loyalty. As institutions work to secure loyalty and revenue, the implementation of technologies that facilitate contextualized – near-real-time or real-time – experiences to drive stickier relationships and competitive differentiation are likely to rise to the top of the priorities list. A major strategy is to leverage data to understand customer actions and intent across the customer journey. In 451 Research's Voice of the Enterprise: Digital Pulse, Budgets & Outlook 2019 survey, 64% of financial services organizations said that data analytics and platforms have the biggest game-changing potential over the next three years. For financial services firms to effectively compete in a data-driven AI-led experience economy, they must capture and analyze data using AI and data activation engines to understand their customers, predict customer intent, and deliver appropriate action to meet customers' needs. Success requires investments in modern data platforms that make the shift from data management to data insights and, increasingly, to data actions. TCS Customer Intelligence & Insights customer analytics software for banking and insurance provides actionable AI-ML and data-driven insights that help financial institutions deliver hyper-personalized customer experiences at the right time over customers' preferred channels. TCS Customer Intelligence & Insights is tailored for banks and insurance providers with out-of-the-box, ready-to-deploy use cases that result in faster time to value. It accelerates operationalizing AI-ML and leverages existing IT investments across cloud and on-premises, avoids vendor lock-in, and enables users to develop and deploy their own additional analytics use cases, making TCS Customer Intelligence & Insights a plug-and-play analytic and data activation engine for your customer insights and action needs. Modern banking imperative Covid-19 amplifies the urgency for a data-driven experience Remote working models for banking transformation BFSI cloud services improves resilience Register for our email newsletter to get the freshest takes, straight to your inbox. I consent to processing of my personal data entered above for the purpose of receiving newsletter from TCS For further details on how your personal data will be processed and how your consent can be managed, refer to the TCS Privacy Notice. Thank you! We'll be in touch with you shortly. Looks like we are experiencing some connectivity issues. Please try after some time. Theme Font size Line height

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## Closing the Analytics Inequality Gap

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periodic data points to continuous streaming information. Forbes projects that more than 150 zettabytes of data will need analysis by 2025.<sup>4</sup> The volume and diversity of our data continues to expand, at the edge with IoT devices, in the cloud with online services and infrastructure, in our connected devices, and in our data centers. Analytics have become ubiquitous. Even consumers are bombarded with TV commercials from major tech firms touting how businesses are implementing artificial intelligence, machine learning, and augmented reality to build better products, streamline operations, and reach new customers. Insurance companies are analyzing telemetry data to deliver personalized auto insurance. Jet engine manufacturers and airlines analyze data from thousands of sensors to improve the performance and safety of air travel. Utilities are deploying smart meters and smart lighting to optimize efficiency, costs, and customer experience. At the same time, the analytics inequality gap keeps widening; all but the largest organizations struggle to overcome the cost, complexity, and timelines needed to develop and implement use cases for data and advanced analytics. There are three common approaches used by most businesses: 1. Build your own 2. Integrate point products from niche vendors 3. Engage a major platform vendor or systems integrator (SI) But most businesses encounter problems with each of these approaches. It's too time-consuming and inefficient to start each analytics project from scratch. Few businesses have the requisite in-house data science expertise to implement the analytics models needed for predictive and prescriptive analytics. Data silos inhibit cross-domain analytics and the development of the connected intelligence that businesses seek. Creating a strategic and truly end-to-end analytics capability in-house can take years. Delivering real-time insights from disparate data sources often requires multiple tools, complex architectures, and extensive infrastructure. Rip and replace approaches with vendor lock-in are too expensive and are slow to implement. And specialty solutions from niche vendors require extensive integration and specialized skill sets. These challenges have led to the widening analytics inequality gap where although many tier 2 and 3 businesses are making some progress with data and analytics maturity, they are simultaneously falling further and further behind tier 1s. To help close the gap, TCS Digital Software & Solutions Group has introduced TCS Connected Intelligence Platform™ (CIP) – a scalable enterprise insights platform that accelerates business outcomes with data and analytics. CIP pre-integrates all the technology necessary to help businesses move faster. CIP unifies big data management, stream processing, AI/ML engines, and real-time analytics to fulfill customers' needs for an easy-to-use platform for building analytic use cases from all types of data – from data ingestion to data transformation to data analysis to advanced analytic modeling, without requiring a Ph.D. in data science, coding, or system integration. Comparison of CIP to Building Block Approach Unlike the typical situations where businesses struggle to stitch together numerous components, whether they come from niche vendors or major platform players, CIP is fully integrated to help avoid the need for multiple tools, reduce complexity, and increase speed. The low-code software platform ingests, processes, and analyzes big data (internal/external, IoT, real-time) to quickly convert data and information into visual and actionable insights. With no need to integrate multiple components, business users can get set up in just a day and start delivering use cases

immediately. Because many organizations have made some progress with analytics, CIP is designed to complement and embrace customers' existing IT environments and tools to keep costs down. With CIP, customers get big data without the typical skills overhead, so existing teams can start immediately. CIP supports multiple use cases on a single platform and can be deployed on-prem or in the cloud and allows customers to continue to use current reporting tools. Furthermore, CIP has built-in enterprise-grade security and data privacy controls to support evolving regulations. Finally, to maximize value, TCS doesn't charge by data volume. Customers can use as much data as they need, and capital expenditures are minimized with subscription-based pricing. TCS' Connected Intelligence Platform (CIP) is a scalable enterprise insights platform that accelerates business outcomes with data and analytics. The architecture is comprised of an Information Exchange Gateway supporting a range of input files. The Data and Insights Activation function consists of a data and insights API, visualization, and decision management. Furthermore, the Data Lake Analytics features ML and model scoring, and streaming analytics. Data Lake Management houses data modeling, data pipeline, dataset catalog, and data privacy. The Hadoop distribution supports a range of cloud platforms. There's also an administration function that has various features like user role management, workflow automation, logging and audit management, metadata management, and Apache Ambari and Ranger. To support the accelerated development of analytics use cases on an ongoing basis, organizations need a methodology that standardizes best practices into its key steps. TCS has documented a 10-step Value Factory Model so that practitioners can follow best practices with a repeatable process. This model is intentionally generalized, in that it is applicable regardless of the user's choice of individual tools. CIP is explicitly designed as an integrated solution to leverage this model for the delivery of analytic use cases by providing all the components necessary to move from ideation to production. Value Factory Model with and without CIP TCS Connected Intelligence Platform's architecture supports the Value Factory Model approach with end-to-end data management and analytic features and functionality to accelerate business value realization from big data. Enterprises that practice the Value Factory Model approach with a supporting architecture and ready-on-day-one capabilities like those available in CIP will more quickly start empowering business stakeholders and front-line systems with real-time analytic insights. Technology Partners that do the same gain a buy one, serve many systems to develop, deliver, and support branded analytic-driven apps and services for their clients. The below table describes the implementation of an analytic use case using the Value Factory Model both with and without CIP. TCS' Connected Intelligence Platform's architecture supports the Value Factory Model. This model provides end-to-end data management and analytic features and functionality to accelerate business value realization from big data. Some of its features are data modeling, operational and analytic data stores, data source catalog, data pipeline processing, data set catalog, data visualisation, data science, decision management, workflow automation, and administration. Demand continues to rise for both batch and real-time data insights, AI, ML, and even deep learning. Analytics practitioners, from end-user businesses, as well as from Solution Provider organizations, require solutions to speed the time to value and meet demand. They must minimize complexity and the need for

specialized skill sets. These solutions unify big data management, stream processing, and AI/ML engines to fulfill their needs for easily and repeatedly building end-to-end analytic use cases from all types of data. The TCS Connected Intelligence Platform leverages the Value Factory Model to simplify and accelerate the implementation of analytics use cases. It provides an effective, flexible, and TCO-efficient way to accelerate the development and deployment of IoT, big data, and analytics initiatives with out-of-the-box pre-integrated, low-code, end-to-end capabilities. CIP can help bypass 12-24 month development cycles with a future-proof approach and platform which supports the continued development of new use cases. CIP aligns with the Value Factory Model to provide superior results, with less effort, in a shorter time, at a lower cost, and with reduced requirements for specialized skill sets. How Smart CDP can Transform Brand and Customer Relationship TCS Customer Intelligence & Insights™ for Insurance: Boost Policy and Claims Engagement TCS Customer Intelligence & Insights™ for Retail TCS Customer Intelligence & Insights™: AI-Driven Analytics for Personalized Banking Register for our email newsletter to get the freshest takes, straight to your inbox. I consent to processing of my personal data entered above for the purpose of receiving newsletter from TCS For further details on how your personal data will be processed and how your consent can be managed, refer to the TCS Privacy Notice. Thank you! We'll be in touch with you shortly. Looks like we are experiencing some connectivity issues. Please try after some time. Theme Font size Line height

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## Elevate your brand's loyalty and engagement

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Matthew Belanger Director, TCS Customer Intelligence & Insights for retail

You have these already downloaded We have sent you a copy of the report to your email again. Are you leveraging the full potential of your customer data to foster loyalty and enhance engagement? How can integrating a smart CDP transform your retail or CPG (Consumer Packaged Goods) brand's relationship with its customers? Understanding and engaging with customers on a deeper, more personalized level is essential in today's retail and CPG space. Imagine a typical customer, let's call her "Busy Beth," a working mother with two children. During the weekdays, her shopping patterns are quick and efficient—preferring stores that offer fast service and app-based checkouts. Over the weekend, her focus shifts to wellness and leisure activities, like morning runs and nutritious food choices. This dual lifestyle pattern represents a significant opportunity for personalized marketing, but only if brands can effectively capture and analyze these behaviors across various touchpoints. Here's where an integrated AI-driven customer analytics, robust CDP, and intelligent loyalty management software solution, like TCS' Customer Intelligence & Insights™, comes into play. The integrated solution not only collects real-time data but also applies AI-driven analytics to unlock deep insights into customer behaviors and preferences. By understanding Beth's weekly patterns, a brand can tailor communications and promotions specifically to her lifestyle, significantly enhancing her shopping experience and, consequently, her loyalty to the brand. For instance, on weekdays, Beth might receive notifications about quick deals on her mobile app as she nears stores that match her time-crunched schedule. On weekends, she could get personalized suggestions for new wellness products or upcoming events at her favorite health-focused store, aligned with her leisure time interests. The power of a CDP extends beyond collecting and unifying customer data—it's about activating this data to create a seamless and connected customer journey. When Beth shops for her active weekends, the CDP can link her purchases and preferences to community events or local clubs, thus not only serving her immediate needs but also integrating her into a broader community with similar interests. This creates a sense of belonging and significantly enhances her engagement with the brand. By continuously analyzing the effectiveness of these personalized engagements, we can refine and optimize the interactions, ensuring that every touchpoint along Beth's customer journey feels personal and relevant. This not only increases customer satisfaction but also fosters a stronger emotional connection with the brand, which is

essential for long-term loyalty. Integrating a CDP is not just about enhancing personalization but embedding the technology deeply into the brand's strategic framework. For retail and CPG brands, this means aligning customer insights with broader business goals, such as increasing market share or entering new demographics. For example, consider a scenario where a brand wants to increase its visibility among health-conscious consumers. By leveraging insights gathered through the CDP, the brand can identify potential partnerships with fitness centers or wellness apps, creating co-marketing campaigns that resonate deeply with this audience segment. Enable retail and CPG brands across the United States to not just meet but exceed their customers' expectations, paving the way for enhanced loyalty and sustained business growth. As brands continue to innovate within this space, the focus remains on leveraging advanced technologies like AI and generative AI to build even more robust, secure, and responsive customer data platforms. These technologies not only enhance the capability to personalize customer experiences but also ensure that these engagements are responsible and sustainable, aligning with modern consumers' values and expectations. In essence, by transforming customer data into actionable insights, we can enable retail and CPG brands across the United States to not just meet but exceed their customers' expectations, paving the way for enhanced loyalty and sustained business growth. Join us on this journey to redefine customer engagement through technology, insights, and innovation. TCS AI for Business Study Key Findings Unified commerce: The key to orchestrating modern customer journeys Generative AI in retail: Myths and caution of AI implementation You still don't know your customers, and it's killing you Register for our email newsletter to get the freshest takes, straight to your inbox. I consent to processing of my personal data entered above for the purpose of receiving newsletter from TCS For further details on how your personal data will be processed and how your consent can be managed, refer to the TCS Privacy Notice. Thank you! We'll be in touch with you shortly. Looks like we are experiencing some connectivity issues. Please try after some time. Theme Font size Line height  
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## Extending the real-time CDP with AI-driven personalization

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CDP centralizes customer data from multiple sources and makes it available to systems of insight and engagement.” [Source: Forrester Glossary]

Customer Data Platform Institute: “A Customer Data Platform is packaged software that creates a persistent, unified customer database that is accessible to other systems.” [Source: Customer Data Platform Institute Learning Center]

CDPs collect customer data from multiple sources such as websites, mobile, call center, in-store, third parties, IoT, and enterprise data. They cleanse and unify the data and create unique customer profiles to be leveraged by other tools and technologies used by the organization, ensuring cross-organization access to a single comprehensive view of a customer. They eliminate the pain of grappling with data siloes and unlock the power of your customer data. But CDPs can also do more. TCS believes the role of a CDP should extend beyond data unification and point-in-time views to include AI-led recommendations orchestrated in real time across customer journeys that advance customer-facing marketing, product, and operations initiatives and optimize CLV and emotional engagement potential for each customer. CRMs are used primarily, but not exclusively, by customer facing employees—sales, customer service, and support—to capture, track, and manage customer interactions, sales processes, and business transactions. They collect data from a limited number of transactional systems and usually do not incorporate interactions from channels such as websites, apps, loyalty systems, kiosks, or partners. Unlike CDPs, CRMs are not intended to support real-time marketing. Data Management Platforms (DMPs) help organizations market more effectively to wide but specific audiences. DMPs collect and manage large, anonymized data sets of audiences from internal sources (CRMs, company-owned websites, and emails) and external sources (third-party data brokers and corporate partners). The data sets are most often used to create profiles and build look-alike audiences for advertisers who want to reach a wide but specific audience. DMPs rely on anonymity and have limited ability to integrate with first-party data. In addition, DMP data is temporary, not persistent. Unlike CDPs, DMPs do not enable marketers to create single-customer profiles used for personalization. A CDP complements CRMs and Data Management Platforms (DMP). CDPs not only integrate with CRMs and DMPs, but they also make those technologies more impactful by providing access to unified customer data. CDP adoption is on the rise and organizations have several options from which to choose. Some offerings feature CDP-like capabilities that have been built on to existing marketing campaign automation tools. Others meet all requirements established by the CDP Institute and are RealCDP™-certified, and some CDPs extend even further to provide advanced customer analytics, hyper-personalization and real-time capabilities that build deeper customer engagements and drive loyalty as an outcome. Look for the following key features in a modular solution that provides the ability to comprehensively orchestrate and coordinate with your existing technologies:

Automated data unification: A CDP helps increase operational efficiency by automating data unification and ensuring teams and systems across the enterprise have access to clean, up-to-date customer profiles. With a single-source-of-truth for customer data, marketers and enterprise systems can gain accurate customer insights without concerns about data inaccuracies. Further extending the value, some CDPs leverage data unification to provide a user-friendly interface for efficiently analyzing customer behaviors, segmenting audiences, and

determining the next-best-actions. Embedded real-time AI and ML: An AI- and ML-driven CDP with real-time capabilities generates data-driven insights that help the business understand the relevance, impact, and trajectories of customer behaviors. In short, only such a CDP can deliver effective and optimized contextual next best offers and recommendations with personalized journey orchestration in real time. Persona discovery and dynamic customer segmentation: Dynamic customer segmentation is anchored in analytics to help businesses market to continuously optimize customer groups. With historical purchase information, behavioral data, AI, and machine learning models, a CDP with persona discovery and dynamic segmentation can help brands target their campaigns to achieve the high conversion rates and lower costs. Dynamic customer segmentation is continuously refined to reflect changing customer interests, attitudes, and preferences. Next best offers and recommendations: Real-time customer analytics algorithms can leverage CDP data to surface next-best-actions and offers for each customer. The recommendations can be based on the customer's brand interaction history as well as the interactions of customers that fall within the same persona. Examples of recommendation types may include Recommended Just for You (RJFY), Frequently Bought Together (FBT), Journey Next Best Action Recommendations (Journey NBA), and Top Trending Products. Journey orchestration: Journey orchestration links what were once ad-hoc interactions into a connected series of frictionless interactions that lead the customer along an engaging journey no matter when and where they interact with your brand. Each feature mentioned above yields incremental gain. When used in concert, they become a powerful engine for optimizing customer value and building deeper customer engagement. A CDP can help brands use data-driven insights to deliver hyper-personalized customer experiences in real time to increase offer acceptance, cross-sell and upsell, loyalty and CLV. Not all CDPs are alike, however. To build deeper customer engagement and drive loyalty as an outcome, look for a CDP that goes beyond RealCDP requirements and provides advanced customer analytics, hyper-personalization, and real-time capabilities. TCS Customer Intelligence & Insights™: Comprehensive AI-powered, real-time CDP, customer analytics, and loyalty management. TCS Customer Intelligence & Insights customer analytics software leverages AI/ML and real-time CDP capabilities to help brands deliver hyper-personalized customer engagements in real time and drive loyalty as an outcome. TCS Customer Intelligence & Insights collects, cleanses, unifies, and stores data from multiple sources into one location so business units across the enterprise can access a single, real-time view of the customer. TCS Customer Intelligence & Insights leverages advanced AI-driven analytics to turn data into action enabling organizations to reach the right people with the right message at the right time, resulting in improved brand recognition, customer engagement, and higher conversion rates. Unlike other CDPs, TCS Customer Intelligence & Insights is built on an extensible platform with pre-built, industry-specific analytics use cases that speed time to value. In addition, the low code platform enables business users to easily configure and build business use cases to meet their unique needs. TCS Customer Intelligence & Insights can be deployed on-premises or in the cloud based on data security and compliance needs. It's agile, micro-services architecture complements existing marketing technology investments. COVID-19 amplifies the urgency for a data-driven experience

Break down silos - Turn data into action You still don't know your customers,  
and it's killing you Closing the analytics inequality gap Theme Font size Line  
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# The Modern Banking Imperative

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# Deliver More Value with a Future-Proof Data Analytics Platform

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modernized or move to a new, advanced platform that integrates with their existing systems. Regardless of the approach taken, the following features and capabilities are needed to deliver superior customer experiences and build competitive advantage: A big data management and analytics platform with the features and capabilities described above provides several invaluable benefits. It shortens time-to-value by consolidating and transforming raw data from multiple sources into trusted data insights. It provides the transparency needed across numerous types of business operations to boost efficiency and solve business challenges that businesses were previously unable to address. Discover how you can unlock advanced analytical capabilities and deliver more value to your customers, partners, and your business with a future-proof data analytics platform TCS Connected Intelligent Platform™ (CIP) is a purpose-built decision intelligence platform that enables organizations to rapidly implement AI-led real-time decision strategies across business operations, sales and suppliers using machine learning, business rules, and contextual data across all the engaged systems and departments by connecting the complete business value chain. A low code platform, CIP powers decision intelligence through data, AI & ML, and decisioning hubs. All of which are exposed through services which enable the platform to integrate decision services with customer engagement or supplier engagement. Additionally, it can create intelligent processes by automating process decision points. How Smart CDP can Transform Brand and Customer Relationship TCS Customer Intelligence & Insights™ for Insurance: Boost Policy and Claims Engagement TCS Customer Intelligence & Insights™ for Retail TCS Customer Intelligence & Insights™: AI-Driven Analytics for Personalized Banking Register for our email newsletter to get the freshest takes, straight to your inbox. I consent to processing of my personal data entered above for the purpose of receiving newsletter from TCS For further details on how your personal data will be processed and how your consent can be managed, refer to the TCS Privacy Notice. Thank you! We'll be in touch with you shortly. Looks like we are experiencing some connectivity issues. Please try after some time. Theme Font size Line height

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## You still don't know your customers, and it's killing you

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here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Jeffrey Abbott Related reading Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. 3 MINS READ Jeffrey Abbott Head of Marketing, TCS Digital Software & Solutions You have these already downloaded We have sent you a copy of the report to your email again. Marketers must incorporate AI-driven persona discovery to: Be certain that they understand how their most highly differentiated customer types are different Understand the best way to motivate members of each persona to take the next step toward buying Wisely guide their marketing automation with analytics-driven recommendations for the next best offers and actions Marketing, as a practice, is becoming more scientific. Thanks to the increasing availability of customer data, advances in analytics, real-time processing, AI, ML, etc., marketing organizations are increasingly able to do what they've always tried to do... deliver the right message to the right person, in the right way, at the right time, all the time. Unfortunately, most marketers are still taking an analog approach. For example, marketing organizations are creating customer data platforms, building customer analytics, integrating CRMs with marketing automation platforms, tracking campaign metrics, and delivering personalized offers in real-time across physical and digital channels. The analytics and automation capabilities are impressive, but marketers are perpetually missing the first step. They are still guessing about who their best customers are - an error that misguides the customer journeys at every step. Marketers want to: Focus attention on key buyers and influencers Understand and influence buyers' journeys Deliver offers customers want Build a loyal customer base Provide superior brand experiences To do any of these things, marketers need to understand their customer types. It's common for sales and marketing organizations to get into tiffs about which customer group they should be targeting with which message. Sales and Marketing organizations think about, and rethink, this continually. Here's how it usually works. Marketing documents its understanding of the organization's key customer personas to

aid in the development of customer strategies, targeting, messaging, offers, and tactics. Unlike a simple customer segment, a customer persona represents a type of person which considers many dimensions and includes insights about customer goals, needs, sentiments, affinities, attitudes, and behaviors. Persona-based marketing helps marketers organize and track strategic campaigns and more efficiently deliver personalized brand interactions at scale, as opposed to one-size-fits-all offers. They feed into many types of marketing initiatives. For example, a marketer may determine that the most practical way to engage with their customers is to bucket customers into one of five different customer personas that they have documented. They align offers and actions with the personas and use segmentation to build campaign lists. They then use marketing automation tools to activate and deliver the campaigns at scale. Personas are also used to model customer journeys, by setting persona-based if/then rules about actions and reactions. So, if five different people all click on the same banner ad, they might each get taken to a different place and presented with a different shopping experience. Few marketers have a data-driven method to determine personas accurately. Unlike the impressive data platforms and marketing automation systems, building customer personas is still usually done by filling out a generic template in MS PowerPoint or Word with guesswork, gut feelings and spotty analysis of scattered data. Or they use expensive focus groups to collect questionable insights. These personas are inadequate, invalid, and stagnant. Frankly, they're a joke. Yet it's how nearly every marketing organization is doing it! Not only are these manual personas inaccurate, but it can also be difficult to determine which customers fit into which personas best. Furthermore, even if the documented personas are spot on when written, they will soon drift out of alignment with their constantly evolving customers. Given that personas are a starting point for many marketing decisions, the damage caused by their inaccuracy compounds at each point of customer influence - costing businesses untold millions in missed selling opportunities. It's like the old saying "junk in, junk out" However, there is now an AI-driven solution to automatically look across all customer data sources to discover and reveal insights about your most highly differentiated personas. With this solution, each persona continuously evolves, and customers can dynamically move into and out of personas. Before we explore this approach further, let's break down the concepts of persona discovery and dynamic personas. The term digital persona is a bit misleading. You might think that a "digital persona" is a persona that is built using special technology or one that lives online. But the word digital used here simply signifies the inclusion of customers' online/digital behaviors, preferences, etc. in addition to their physical behaviors and preferences. Your customer personas are out there, hiding in your data. You want to discover them - not build them. To accurately discover your most differentiated personas, you need to incorporate as much relevant information as possible and determine which combinations of customer attributes create the most differentiated groups of customers. Then you must analyze those results and glean insights that help predict future behaviors and prescribe how to influence customer journeys toward certain goals. It's no surprise that human brains don't stand a chance of doing this. But data science and analytics can do it. TCS Customer Intelligence & Insights for Retail is a software product for customer analytics (with other versions for banking, and communications) that

employs AI-driven digital persona discovery to power its pre-built customer experience use cases for retail, such as shopping basket analysis, targeting, segmentation, customer journey management, and next-best-offers and actions recommendations. For marketers, automated digital persona discovery should be at the top of their list. Clarity around key customer types ensures that marketing efforts are focused on exactly the right groups with exactly the right messages for each group. Your customer personas are always changing, as each of your customers changes, like the way water changes the shape of a river. As customer profiles, needs, goals, and more change, customers will naturally shift personas. Because marketers continually utilize personas to build messaging, and offers and create customer campaign lists, they need operational personas that are always based on the latest customer data. The dynamic personas discovered by TCS Customer Intelligence & Insights for Retail are constantly based on the latest customer data, and persona-based customer campaign lists always remain current and optimized. The “in-person” experience has become more digital while the online experience has become more personal. This means that businesses must incorporate more sources of data to surface insights and make smart decisions about how to engage with their customers and what to offer them. But most marketers are not applying AI-driven analytics to really understand who their most differentiated customer groups really are. Simply documenting the best guess of your customer personas and then filing them away may check the box for some internal marketing goal, but it delivers no business value. With an AI-driven approach, persona-based marketing:

- Simplifies campaign orchestration
- Improves targeting
- Guides messaging
- Reduces waste
- Enhances customer experience

Persona discovery doesn’t work as a one-off tool or short-term initiative. Personas need to be a connected component of an integrated marketing stack that harnesses those insights to surface and deliver timely recommendations for next best offers and actions to frontline customer-facing systems and apps such as PoS, websites, mobile apps, and websites, etc. TCS Customer Intelligence & Insights for Retail incorporates automated discovery of dynamic personas as a foundation to deliver superior guidance to its other capabilities for segmentation, Customer 360, shopping basket analysis, customer journey mapping, and modeling, and persona-driven next best offers and actions. The solution is designed to augment and complement marketing automation with a customer analytics platform and pre-built use cases for retail. If your marketing organization isn’t using a legitimate tool to automatically discover your customer personas, then it’s just guessing, and the rest of your marketing efforts are suffering because of it. Traditional approaches to understanding key customer types (personas) are error-prone, short-sighted, and can even be a detriment to organizations that use them. B2C marketing organizations need to abandon the archaic tradition of filling out rudimentary forms and templates to capture customer personas. Instead, marketers must demand that they incorporate AI-driven persona discovery. The modern retailer imperative Covid-19 amplifies the urgency for a data-driven experience Adopting intelligent automation for retail

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# Customer Intelligence & Insights™ for banking

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customers with the right banking products and services via customers' preferred channels. Risk managers are ineffective at reducing customer default, predicting early pay-off, and monitoring portfolios. TCS Customer Intelligence & Insights™ for banking is a flexible customer analytics and real-time CDP software solution with prebuilt use cases for banking. CI&I collects and unifies first party and multisource customer data and makes it available to CI&I customer analytics and other systems of insight and engagement – enabling banks to improve customer cross sell, upsell, CX, and retention while reducing loan defaults. CI&I is powered by a robust underlying platform that provides advanced AI/ML capabilities. Its pre-built use cases for banking sit on an extensible enterprise platform that monitors, manages, and optimizes the customer experience in real time. CI&I enables banks to better understand their current and potential customers, identify and capitalize on opportunities faster, and build loyalty and value with every customer interaction. TCS' Customer Intelligence & Insights™ (CI&I) for banking offers hyper-personalized connected customer experiences across different channels. The architecture includes customer touchpoints like branches, mobile, ATMs, call centers, and virtual assistants. The CI&I for banking platform offers customer analytics, marketing analytics, operational analytics, and lending risk analytics. TCS' Connected Intelligence Platform (CIP) is integrated with the CI&I platform, and it offers features such as data ingestion and management, data security and privacy, customer data lake, AI-ML analytics workbench and XAI, real-time decisions orchestration, data services, and containerized deployment. The insights consumption function features marketing automation, email marketing, campaign management, content management, and reports and visualization. The inbound data unifies first-party and multisource customer data coming in from a CRM, core banking, customer channels, campaign management, ODS/MDM, and external data. Faster time-to-value with industry-specific use cases Integrated 360° customer view for hyper-personalized CX Improved cross-sell and upsell with AI-driven next-best actions and offers Reduced risk with prediction of customer's likelihood to default or pay-off loans early Reduced churn with personalized customer experiences and proactive engagement

The Modern Banking Imperative: Creating Hyper-personalized Connected Customer Experiences Break down silos - Turn data into action AI-powered CDP to increase customer lifetime value COVID-19 amplifies the urgency for a data-driven experience

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## **TCS Customer Intelligence & Insights™ for insurance**

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news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Related reading Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Deepen L&A customer relationships and grow CLV You have these already downloaded We have sent you a copy of the report to your email again. Insurers who have long depended on face-to-face meetings to engage and retain customers are struggling to accelerate their digital transformation initiatives to meet the expectations of today's digitally savvy customers. Many insurers cannot look across data silos to understand customer behaviors, sentiments, and preferences and deliver relevant protection and wellness experiences in real time. Marketers are unable to proactively target the right customers with the right insurance products and services via the right channels. Customer service representatives are not able to respond effectively to customer concerns and complaints. Agents cannot offer customized information and products focused on the changing life-stage needs of members because they are not empowered with real-time customer information. TCS Customer Intelligence & Insights for insurance, AI-driven customer analytics and real-time customer data platform (CDP) software, provides insurers with pre-built customer experience (CX) use cases for faster time-to-value. TCS Customer Intelligence & Insights provides unified analytics across siloed data systems and devices, so insurers can deliver highly personalized products and individualized customer journeys. Its unique AI-driven persona discovery enables more accurate and targeted segmentation, next-best actions, proactive nudges, and personalized engagements that reduce the cost of marketing campaigns while improving member engagement and driving better outcomes for customers and agents. With complete support of data privacy requirements, TCS Customer Intelligence & Insights utilizes customer preferences, events, and life stage data to dynamically optimize propositions and conversions in real time. TCS Customer Intelligence & Insights's low-code platform

supports and accelerates the creation of additional use cases ranging from customized claim segmentation to behavioral premium pricing to outcome-based assignment. From fraud and risk management to predictive product configuration, policy renewal, and persistency analysis, TCS Customer Intelligence & Insights is a win-win for insurers, agents, and members. Faster time-to-value with purpose-built use cases for insurance Improved digital and physical interactions with integrated 360° customer views Improved campaign success with AI-driven persona discovery and event-driven next-best actions Reduced churn for proactive engagement with identification of members likely to cancel coverage Increased agent book of business The Modern Retailer Imperative: Creating Hyper-personalized, Connected Customer Experiences Break down silos - Turn data into action AI-powered CDP to increase customer lifetime value COVID-19 amplifies the urgency for a data-driven experience Theme Font size Line height  
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## **TCS Customer Intelligence & Insights™ for retail**

----- Article source ----- <https://www.tcs.com/what-we-do/products-platforms/tcs-customer-intelligence-insights/solutions/tcs-customer-intelligence-insights-for-retail> ----- Highlights In this article Challenge Solution Benefits Journey to hyper-personalization TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Related reading Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest

news stories from across TCS. Discover our press releases, reports, and company announcements. AI-driven analytics for personalized retail CX You have these already downloaded We have sent you a copy of the report to your email again. Customers today expect retailers to deliver personalized experiences that align to their individual needs, values and preferences. Many retailers, however, lack the unified customer 360° view needed to deliver personalized experiences that build emotional loyalty. TCS Customer Intelligence & Insights for retail is an AI-driven customer analytics, real-time CDP, and intelligent loyalty software solution that enables retailers to deliver hyper-personalized customer experiences that grow customer value and achieve loyalty as an outcome. Retail customers expect brands to do more to earn their long-term loyalty. They want to feel understood and choose to do business with brands they trust and whose values align with their own. Many brands, however, struggle to understand their customers and deliver relevant services, products, and experiences at the right time via customers' preferred channels. They do not have the data-driven insights into customer behavior and interests to tailor experiences, offers, and information to an audience of one. TCS Customer Intelligence & Insights for retail is an extensible, AI/ML enabled customer analytics solution that helps retailers deliver rewarding customer experiences, increase loyalty through hyper-personalization, and drive top-line growth with integrated, out-of-the-box retail use cases. TCS Customer Intelligence & Insights for retail uniquely combines a real-time CDP, AI-driven customer analytics, and loyalty management into one powerful software solution tailored specifically for retail. Its real-time CDP collects and unifies multi-source customer data and makes it available to TCS Customer Intelligence & Insights's customer analytics and other systems of insight and engagement. TCS Customer Intelligence & Insights customer analytics leverages AI and ML for actionable insights, predictions, and next-best offers and recommendations. And TCS Customer Intelligence & Insights loyalty management uses data-driven insights to deliver innovative, personalized, and purpose-driven loyalty programs that build strong emotional connections, inspire customers, and drive lasting loyalty. Unlike large, complex technology platforms, or standalone point solutions that don't integrate with other systems, TCS Customer Intelligence & Insights for retail is modular, built on open-source components, and IoT ready. It includes pre-built retail use cases to improve targeting, increase engagement, enhance customer experiences, and drive conversions. It also enables users to develop their own use cases for additional analytics initiatives. TCS Customer Intelligence & Insights Active journey orchestration tracks and identifies critical customer interactions across all physical and digital touchpoints in the customer journey for contextual engagement, real-time recommendations, and faster and higher ROI. Faster time-to-value with purpose-built CX use cases for retail Better understanding of customer preferences and behaviors with AI-driven analytics Improved customer engagement via proactive nudges and next-best actions Increased customer lifetime value (CLV) with hyper-personalized experiences Increased loyalty program participation rates with innovative loyalty programs Optimized and unified loyalty and Mar-tech stack to serve current and future loyalty management needs How smart CDPs can transform brand and customer relationship Break down silos - Turn data into action AI-powered CDP to increase customer lifetime value

COVID-19 amplifies the urgency for a data-driven experience Theme Font  
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# Procurement excellence: Efficiency meets innovation

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solution to unify disparate systems, optimize spend management with AI, mitigate supplier risk with automation, and enhance employee experience. TAP is a cloud-based, AI-powered platform for intelligent procurement, delivering a multitude of benefits that align directly with CPO's priorities. TAP is helping businesses to achieve greater agility, efficiency, and cost savings. TAP unifies the entire procurement process by integrating: Take control of your procurement function and unlock its full potential with TAP. TAP™ is a Cloud-based AI-powered Source-to-Pay platform for intelligent procurement, unifying the entire procurement process by integrating sourcing, contract management, purchasing, accounts payable, and supplier hub. Agile sourcing for quick end-to-end RFx management Thorough and secure contract lifecycle management Assisted buying features and online catalogs AI-assisted AP to prevent duplication and fraud Supplier hub onboarding, PO, invoice, payment status Seamless ERP integration Smart notifications, intuitive UI with embedded dashboards Multi-lingual support

01. Sourcing AI-powered suggestions to identify the best-suited supplier, estimated price, and recommended events while creating a sourcing event, auto-scoring, sustainable questionnaire templates, import/export for questionnaires and items, overall and item-level awards, and bid reconciliations help the source manager reduce the RFx creation time. Agile and intelligent sourcing provides guided navigation, system-driven evaluation, scenario-based award recommendations, quick bids for faster turnaround of unique buys, and reverse/forward auctions with a live bidding console. 02. Contract management Comprehensive, integrated, and secure contract lifecycle management provides reusable contract templates, collaborative reviews, automated workflows, and a 360-degree view, including lifecycle events, usage tracking, and management insights. 03. Purchasing Experience an e-commerce-like buying experience through advanced item search, quick selection of items through recommended pattern buys, wish lists, and frequently bought items. Ensuring compliance with manual or auto PO and streamlining PO management with touchless PO, multiple cost center distribution, purchase order split, PO release, rule-based auto approvals, and version control. Additionally, it creates a goods receipt note (GRN) regarding PO for on-time deliveries. 04. Accounts payable Automatically captures and validates invoices across channels and locations, offers AI-based accounting segment suggestions to fast-track invoice processing, has high auto-matching accuracy for straight-through processing (STP), and provides efficient, time-bound exception resolution and quality control. It also provides a shorter processing cycle through coordinated, informed, and prioritized approvals. 05. Supplier hub Quick onboarding and continuous monitoring of suppliers; end-to-end visibility for suppliers, including profile update, PO details, and invoice status; self-service, including viewing PO and its acknowledgments; advanced shipment notification (ASN); and invoice creation through PO flip. Spend under control Improvement in productivity Reduction in processing cycle time Compliance We selected TAP to move towards a transformed and unified P2P. BALA PUVITHARAN Contact us to learn how you can ensure superior buyer and seller experiences with Tap™ . Theme Font size Line height

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# Reimagining procurement for a sustainable future

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health and safety, diversity, philanthropy, community development, and so on. The following procurement processes are evolving with the adoption of new practices to drive sustainable procurement:

**Supplier discovery and prequalification process:** With sophisticated materials, complex compliance standards, and growing sustainability demands, procurement organizations are constantly endeavoring to identify new potential suppliers who can help them in driving sustainability goals such as green energy adoption, better waste management, and zero carbon transportation. The inclusion of sustainability criteria in the prequalification process is rapidly growing as companies are realizing that a significant percentage of their environmental, social, and governance (ESG) footprint lies with their suppliers.

**Sourcing and procurement process:** Organizations are driving suppliers to commit to sustainability criteria such as fair working conditions, environmentally responsible processes, and ethical governance during the sourcing and selection process itself. These criteria are enforced through supplier code of conduct or sustainability declaration and become the entry criteria for suppliers to be a part of the supply chain ecosystem. At the same time, companies are setting regulatory and sustainability standards for their supplied materials, product packaging, and material transport in their procurement contracts. Some industries such as chemical, pharma, agriculture, and food are highly regulated and face a lot of new sustainability demands to comply with, where procurement organizations are relying on third-party governing agencies for endorsing a supplier's regulatory compliance as a part of the evaluation process. As a part of the procure-to-pay process, organizations are mandating suppliers to provide visibility of plastic usage in their catalog items and are also driving for paperless, electronic invoices from suppliers to control their spend toward non-sustainable products and substantially reduce their carbon footprint.

**Supplier risk and performance management:** After the suppliers are selected and contracted by the organization, it becomes their responsibility to implement internal controls to ensure their commitment to sustainability standards. Procurement organizations help businesses in assessing sustainability risks, monitoring audit findings, and collaborating with suppliers to resolve non-conformities. The supplier sustainability risk is assessed and triggered by various parameters such as the country from which the supplier is operating, materials used in the production process, any unethical incident reported internally or on social media, and other aspects like commercial exposure, sole sourcing etc. To mitigate supplier risks and drive sustainability, large organizations are extending their help in training, and even funding, their suppliers with relevant tools and technologies by engaging with a wide variety of stakeholders like customers, government, NGOs, and investors.

How is technology helping in sustainable procurement? None of these could be achieved without the intervention of appropriate digital solutions. There is an ecosystem of digital platforms which plays a censorious role at different stages of the supplier lifecycle. There are specific platforms which maintain a catalog of suppliers with their specialty, compliance, certifications, and ESG ratings that help companies to discover new suppliers who can support them in sustainability initiatives. Modern source-to-pay platforms enable customers to assess different sustainability criteria in the source-to-contract and procure-to-pay processes. Supplier risk management systems enable sustainability assessment in the audit and performance management process.

Organizations are subscribing to external data to monitor supplier ESG scores and detect any environmental or governance issues. Advanced organizations are seeking to achieve full visibility of suppliers from every possible angle such as economic factors (quality, cost, and price), environmental factors (green design, carbon emissions, and waste management), and social factors (workers' safety, human rights, and diversity). Modern source-to-pay platforms are progressively building this capability to integrate supplier information and performance data from several internal and external sources, enabling procurement organizations with a 360-degree visibility of suppliers to take data-driven procurement decisions and manage sustainability risks. A procurement organization is the natural collaborator to bridge between businesses and external partners. With the right process and technology, they can play an active role in building a sustainable supply chain per stakeholders' demands. Trent achieves smarter supplier collaboration TCS' platform-based sourcing helped Tata Sons to harness group synergy VersaCold simplifies procure-to-pay with TAP™ TAP™ enables OMV to digitize invoice processing Register for our email newsletter to get the freshest takes, straight to your inbox. I consent to processing of my personal data entered above for the purpose of receiving newsletter from TCS For further details on how your personal data will be processed and how your consent can be managed, refer to the TCS Privacy Notice. Thank you! We'll be in touch with you shortly. Looks like we are experiencing some connectivity issues. Please try after some time. Theme Font size Line height =====

## **TCS Business Process as a Service Help Companies Perform and Compete Better**

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best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Ayush Gupta Managing Partner, North America, TCS Platform Solutions You have these already downloaded We have sent you a copy of the report to your email again. Enterprises focus on critical goals with TCS Business Process as a Service solutions for non-core functions. The ‘Business Processes as a Service’ offering from IT service organizations is a game changer in today’s ideas economy. Business process as a service contributes to value creation in three important ways: Theme Font size Line height

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## **TCS Business Process as a Service Help Companies Perform and Compete Better**

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## **Hawaiian Airlines Transforms Accounts Payable**

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## **Tata Sons harnesses group synergy with platform-based sourcing services**

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We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Leverages unique participative and active collaboration model to drive sustainable sourcing Localized procurement, diverse needs, and lack of collaboration led to fragmented sourcing TCS sourcing platform helps Tata Sons fast-track sustainable and inclusive sourcing Rapid execution through active engagement helped Tata Sons harness demand across the group

Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. You have these already downloaded We have sent you a copy of the report to your email again.

Business 4.0™ world offers opportunities for the organizations to harness abundant resources. Harnessing ecosystems is one of the key aspects of this abundance. Tata Sons being a promoter of Tata Group, a large business conglomerate, needed to tap opportunities across group companies to drive sustainable energy, reduce wastage, and promote responsible and profitable supplier relationships. Localized procurement, lack of visibility into demand, and collaboration challenges prevented Tata Group from harnessing group synergy. Sustainable sourcing was seen as a business imperative requiring scale and synergy. Tata Sons wanted to standardize and harmonize sourcing process across the group companies, simplifying it for the buyers and bringing greater transparency to harness demand. They selected TCS sourcing platform and services, in order to leverage category expertise, proven sourcing process and best practices, unique collaboration model, and technology leverage. TCS platform-based sourcing helped Tata Sons aggregate and rationalize diverse needs across the group companies and rapidly strategize group-level sourcing while overcoming challenges of scale, complexity, supply risk, quality, and cost. The solution encompasses an active engagement model, aggregating complex demand, early supplier

feedback, and establishing critical success factors, cross-functional collaboration, inclusive sourcing, and RFX management. The solution enables rapid formulation and execution of sourcing strategy, while bringing long-term cost certainty for the group companies. Tata Sons has transformed the group sourcing and started to reap benefits in terms of savings through competitive pricing, most favorable contract terms, and active use of contracts. TCS' platform-based sourcing enabled Tata Sons to harness group synergy Adopting a unique collaboration model, rationalizing complex demand, and deploying a first-time-right sourcing approach helped Tata Group harness scale and synergy across businesses. Tata Sons achieved early impact with rapid execution, while ensuring long term benefits. savings across categories reduced energy consumption TAP™ enables OMV to digitize invoice processing Embracing green procurement for sustainable future VersaCold simplifies procure-to-pay with TAP™ Trent achieves smarter supplier collaboration Contact us to learn how you can ensure superior buyer and seller experiences with TCS TAP. Theme Font size Line height =====

## Trent Achieves Smarter Supplier Collaboration

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we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. TCS TAP™ / case study TAP™ enriches supplier engagement for enhanced supply chain efficiency and consumer delight. You have these already downloaded We have sent you a copy of the report to your email again. Trent operates one of the leading hypermarket chains Star Bazaar. The company sources a wide range of products and services from both multinational as well as local suppliers. However, limited automation, offline communication, and low visibility, led to collaboration challenges. Additionally, manual tracking of purchase orders (PO) and offline delivery schedules impeded efficiency, impacting end consumer experience. As part of its overall enterprise strategy and strategic sourcing initiative, Trent embarked on a journey to modernize its supplier collaboration process. TCS worked closely with Trent to understand their supplier information management needs and leveraged its proprietary cloud solution TAP™, to enhance supplier experience. Our ready to deploy supplier management solution with zero set-up cost offered a 360° view of business transactions to suppliers and allowed them to schedule deliveries through an on-line appointment system. Fully integrated with SAP and Trent's back-end systems, the solution enabled suppliers to manage amendments to POs and Item Master data. It also helped reduce turn-around time at delivery centers through advanced shipment notification (ASN) and tracking status, while providing up-to-date information on goods receipts (GRN) and discrepancy notes (GDN). In addition, online operational and functional reporting helped business users make informed decisions, faster. The solution ensured quick on-boarding with TCS as a single point of accountability. TCS TAP™ helped Trent enable self-service for small as well as big suppliers on a single platform, improving efficiency. "TCS TAP™ is a state-of-the-art way to the future for our supplier partners, done amazingly well." Trent was able to drive faster transformation, gain significant business value, and eliminate unproductive activities through improved visibility. Our future ready platform provided an engaging user experience for suppliers by enabling short wait time and prompt decision-making. online supplier collaboration collaboration platform across all suppliers and business users TAP™ enables OMV to digitize invoice processing Embracing green procurement for sustainable future VersaCold simplifies procure-to-pay with TAP™ TCS' platform-based sourcing helped Tata Sons to harness group synergy Contact us to learn how you can ensure superior buyer and seller experiences with TCS TAP. Theme Font size Line height

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# VersaCold Simplifies Procure to Pay with TAP™

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VersaCold was able to eliminate paper trail with end to end process automation, leading to improved (spend) visibility, while also enabling deeper collaboration with suppliers. Automated and digitalized buying process will help VersaCold improve procurement efficiency. The solution includes catalogs, requisitions, purchase orders, and invoices, along with supplier management and self-service. Fully integrated with VersaCold's backend systems, TAP™ also enabled process monitoring and tracking, ensuring effective communication between users. The solution with improved spend visibility, will help VersaCold bring more spend under management, while automation will improve productivity as well as stakeholder satisfaction. "We selected TAP™ to move towards a transformed and unified P2P" TAP™ has simplified the buying experience for users while ensuring operational efficiency for better management of cost. VersaCold has successfully leveraged digitalization with TAP™ in order to re-imagine business processes and drive performance. VersaCold unified end to end process with automation and standardization. TAP™ helped VersaCold realize higher value and cost efficiency. Easy buying experience with TAP™ drives performance. VersaCold managed spend efficiently with improved visibility. increase in spend visibility automated approval workflows digitization of invoices TAP™ enables OMV to digitize invoice processing Embracing green procurement for sustainable future Trent achieves smarter supplier collaboration TCS' platform-based sourcing helped Tata Sons to harness group synergy Contact us to learn how you can ensure superior buyer and seller experiences with TCS TAP. Theme Font size Line height =====

## **OMV transforms invoice processing with TAP™ Accounts Payable**

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The solutions comprise smart contracts, which automatically execute upon meeting specific criteria, thereby enhancing efficiency, and providing trust, transparency, and a great degree of decentralization. 02. Quartz DevKit Quartz DevKit, an intuitive, low-code smart contract development kit, is designed to help software developers introduce DLT into their business processes, and generate, compile, package, and deploy business code on a variety of underlying technologies including Hyperledger Fabric, Corda, Ethereum, Quorum, Tezos among others. 03. Quartz Gateway Quartz Gateway is a single, smart channel that can help integrate applications with various DLT platforms, industry networks and ecosystems using simple REST APIs. Using the Quartz Gateway, organizations can connect seamlessly to multiple DLT platforms, thereby eliminating the need for large scale and continuous changes to be made to their existing systems. Quartz Smart Solutions: Business and domain-aware smart contracts Quartz DevKit: Low-code toolkit for rapid deployment and improved productivity Quartz Gateway & Command Center: Integration and administration of blockchain ecosystems Facilitates the creation of a complete decentralized ecosystem in a value chain Enables existing systems to coexist and integrate with blockchain platforms Developed using a solution design that leverages a unique on-chain/off-chain app Leverages domain knowledge across blockchain platforms and partner ecosystems Based on Quartz's deployments in remittances, intrabank transfers, and interbank payments, we find that Quartz merits inclusion as a leading cryptonaut. ALENKA GREALISH Many of our clients are adopting blockchain solutions that are changing the way business is done today. Find out more about our projects. Tokenization democratizes access to mass-market investors, enabling people to make fractional, small-value investments into high-value assets. Quartz seamlessly integrates with the existing banking systems to manage and simplify the core operations of borrowing and lending. This edition of the magazine to know all about the evolution of blockchain & how Quartz solutions & tech like AI and DLT help solve business problems. Quartz™ Ranked #1 Best Performing Fraud Management Solution Quartz™ For Markets Named Best New Post Trade Solution of the Year Theme Font size Line height =====

## Redefining interbank borrowing

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## **Quartz Cast: The essential podcast for blockchain and DLT in business**

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## **Transforming enterprises throughout the blockchain economy**

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again. Financial institutions across the world today are seeing a significant transformation of the regulatory compliance landscape. Cyber-attacks, money laundering, the rise in mergers & acquisitions, and the ongoing boom in digital currencies has led to increased cross-border activity resulting in penalties that can adversely affect both brands and businesses. It has become imperative for organizations across any industry to have access to a scalable, agile, and automated compliance solution that can anticipate as well as respond to emerging threats instantaneously. Leveraging cutting-edge AI/ML features, the solution can help slice and dice large volumes of data received from the bank's ecosystem, and detect ML patterns with minimal manual reviews, while also ensuring data integrity. The solution is embedded with advanced analytics and a range of tools facilitating intense surveillance, AML (anti money laundering) monitoring, sophisticated risk analyzers as well as case and workflow management, ensuring that the bank is compliant with regulatory policies and regulatory guidelines. A comprehensive solution for all financial crime mitigation needs ranging from watch-list screening, KYC, anti-money laundering, regulatory reporting and fraud. Equipped with intuitive dashboards that provide structured data views with insights on user behavior List-agnostic solution, that can ingest any number of regulatory or third-party lists and bank-specific internal watch-lists for advanced screening. =====

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## Quartz™ for markets

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## Quartz Gateway

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Forum Tackle business challenges with our agile, DLT-friendly solutions  
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# Quartz Smart Solutions

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industries are exploring ways to harness business value through improved trust and transparency, increased collaboration, elimination of data redundancies, reduced risks, and enhanced agility. In doing so, some of the major challenges organizations come across include facilitating the quick adoption of technology, refining and honing relevant skillsets, and efficiently enabling the absorption of benefits for existing systems. Built on the core principles of coexistence, integration and interoperability, Quartz enables systems to coexist and integrate with multiple underlying platforms such as Hyperledger Fabric, R3 Corda, Ethereum, Polygon and other messaging networks. Quartz Smart Solutions consist of a set of comprehensive solutions with business-aware 'Smart Contracts' that help automate processing on the distributed ledger, along with the use of AI for driving automation. A Smart Contract is a self-executable software that is stored on the ledger and triggered either because of specific events occurring within it or from pre-configured rules that are programmed into these contracts. Participants can provide, consume, and instruct these transactions on the ledger based on their role and privileges. Quartz Smart Solutions are designed as a combination of on-chain services deployed on blockchain and off-chain services residing on traditional databases or files, thus ensuring that only business processes well-suited for blockchain are deployed on-chain. Quartz Smart Solutions are readily available for: With Quartz, enterprises across industries, like financial services, e-governance, utilities, travel and hospitality, telecom, and aviation, can readily harness the power of next-gen technologies including DLT (Distributed ledger technology) and AI/ML to connect with larger ecosystems and evolve augmented multi-industry offerings aligned to a purpose-driven strategy. Quartz Magazine Edition 5 : From the Concept to the Practice of Blockchain Quartz Magazine Edition 4 on the Future of NFTs and CBDC Vision TCS' Quartz to Help Central Banks and Financial Institutions Introduce Central Bank Digital Currencies Quartz™ for Markets Named Best New Post Trade Solution of the Year by Financial Technologies Forum Accelerate digital transformation with Quartz' foundational tools and technologies for blockchain. Theme Font size Line height =====

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You have these already downloaded We have sent you a copy of the report to your email again. Quartz DevKit empowers businesses across industries to create Smart Contracts, self-executable software stored on the ledger, with agility and rapid time-to-market. Quartz DevKit is a low-code smart contract development kit designed to help software developers introduce blockchain into their business processes. The comprehensive code library, built with TCS’ extensive experience across domains, enables rapid development using prebuilt components that handle a wide range of typical business requirements across industry domains. The global economy is set to increasingly draw on the power of business ecosystems and requires organizations to upskill to derive the benefits from the adoption of emerging decentralized ledger technology (DLT). Developers of blockchain applications need to be aware of the data structure for the ledger, validations involved, and the functions to be implemented in addition to having programming expertise on the specific language. (Golang/Kotlin/Solidity etc). The shortage of these crucial skills can become a limiting factor for organizations that are looking to implement blockchain technology in their business landscape. Quartz Devkit empowers businesses to leverage automatic code generation for more than 60% of the overall smart contract code. Quartz DevKit is a browser-based developer toolkit that provides an integrated development environment to develop smart contracts and deploy them onto the target blockchain platform. The tool enables developers with limited or no platform-specific know-how to code business logic for the blockchain, as it allows programming using a Java-based approach with the toolkit managing code generation and deployment of the code based on the protocols of the underlying platform. The comprehensive code library, built with TCS’ extensive experience across domains, enables rapid development using prebuilt components that handle a wide range of typical business requirements across industry domains. DevKit also enables automated release management for the packaging and installation of code base for blockchain solutions, including GUI, smart contracts, APIs, and release documentation through seamless integration with the Git repository. The DevKit comprises: Al Maryah Community Bank and TCS BaNCS Win Global NeoChallenger Bank Award Moving from pilots to production in

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## Digital Guarantees

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and achieving greater operational efficiencies. Despite banks going digital in different areas, bank guarantee management processes continue to remain paper-based, leading to the lack of standardization and operational inefficiencies in the lifecycle. The process involves significant manual intervention and lack of access to information on a real-time basis to the stakeholders involved. Furthermore, the risk of documents being forged exposes banks to the risk of frauds and potential losses. The DLT-based Digital Guarantees platform from Quartz is an example of digital transformation refining the end customer experience across ecosystems. Multiple issuers, banks, insurers, government bodies, SMEs, and individuals will benefit from access to a SaaS-based platform that provides data privacy, immutability, traceability, and real-time processing. The Digital Guarantees platform from Quartz, digitalizes the end-to-end bank guarantee management process. The platform connects individuals, corporates, and the government to guarantee issuers (banks and other financial institutions) alongside a marketplace where issuers and beneficiaries can manage their guarantee portfolios, including issuance, extension, and cancellation. Issuers can enable their customers to benefit from this mutualized solution; aggregators can offer their customers a managed platform for their guarantees, and corporates can directly connect it with their internal systems. The hyper-automation provided by the solution not only boosts transaction processing and efficiencies but also establishes provenance and non-repudiation through immutable ledgers. Rolling out new technology, such as Quartz Blockchain, to digitize bank guarantees will help our customers with simpler, easier, transparent, and optimized processes. With this solution, we will be extending our client base to include corporates, SMEs, and individuals who will soon be able to access their digital bank guarantees across its life cycle through APIs and an intuitive web portal.

Dov Kotler TCS Launches New Blockchain-based Digital Bank Guarantee Platform in Israel: Bank Hapoalim First to Sign Up TCS' Quartz™ Solution Wins Award for Outstanding Innovation TCS' Blockchain Solution, Quartz™ Ranked #1 Best Performing Fraud Management Solution TCS Wins Blockchain Research Institute's Enterprise Blockchain Award 2021 Quartz Magazine Edition 4 on the Future of NFTs and CBDC Vision Ready to move from enterprise to ecosystem? Theme Font size Line height

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## Proxy Resolution

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## Experience next-gen application testing with modern TDM

----- Article source ----- <https://www.tcs.com/what-we-do/products-platforms/tcs-mastercraft/whitepaper/framework-next-generation-test-data-management> ----- Industries Omnichannel CX and Intelligent Innovation - The Future of Retail Solution TCS MasterCraft™: Enabling Cognitive and Intelligent Automation Highlights On this page Introduction An ideal TDM software Way forward for TDM About the authors Transformation starts here Find out more TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Sumeet Bhide Sameer Rane Related reading Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Sumeet Bhide Marketing and L&D, TCS MasterCraft™ DataPlus Sameer Rane Marketing and L&D, TCS MasterCraft™ DataPlus You have these already downloaded We have sent you a copy of the report to your email again. TDM plays a critical role in

application development and IT maintenance activities in organizations. It involves providing the right-sized, privacy-safe test data to various non-production IT environments in an organization. This is carried out so that developers and testers have quality data for application testing. If done correctly, TDM can add immense value to an organization's application development program by alleviating the risk of exposing sensitive information in development and testing environments. While TDM's value is well-acknowledged, TDM software needs to evolve to reflect changes in how applications are built and tested. This is imperative to make IT processes more efficient and intelligent. By utilizing a framework to architect a modern TDM solution, organizations can meet the contemporary demands of application development and testing and overcome current challenges. TDM as an integral component of an organization's larger data management framework, is generally accepted as a mature function. It delivers substantial value as a part of an organization's application development operations. TDM encompasses the entire gamut of IT processes that are required for delivering privacy-safe test data. The markets have seen a proliferation of dedicated TDM software that digitizes and executes IT processes and enables automation. In fact, based on an organization's TDM maturity, there may be dedicated groups governing these processes. Based on this, the demand for TDM continues to be strong. However, like other data processing technologies, TDM has not remained immune to unprecedented changes in business and IT landscapes over the last decade. From a business perspective, growth-hungry organizations desire rapid application upgrades to gain a competitive edge. From an IT standpoint, they are dealing with a surfeit of data and application technologies, both on-premises and on the cloud. There is also a marked variation in TDM requirements due to business size and varying application release philosophies. A small company or a startup with a small development team trying to release frequent application enhancements will have distinct TDM requirements than a large, multinational company with multiple lines of businesses delivering applications through global teams and defined delivery processes. All these complexities have imposed tremendous strain on TDM and are challenging it in unforeseen ways. Clearly, today's expectations of TDM technology are quite different from a few years ago. These outlining features will lay the foundation for your modern TDM software. The features expected in contemporary TDM software are:

- Support for data and application heterogeneity: TDM software must handle an ever-growing diversity of data sources, formats, structures, and locations, and cater to diverse application technologies. This is a must-have feature.
- Agility in test data: Business applications are being developed and upgraded rapidly, so the software must deliver appropriate test data in the right testing environments with minimum turnaround time.
- Capability to work with application delivery software: TDM software must work in tandem with application delivery or DevOps software so that test data creation and delivery can be orchestrated seamlessly as a part of the overall application build cycle.
- Availability of close-to-business test data: Some business data attributes obtain their value as a function of other business data attributes. A business attribute such as 'customer discount percentage' may depend on a customer's age, gender, category, and so on. So, the 'customer discount percentage' data values generated by the software must be synchronized with values generated by other relevant attributes. The software must be

able to maintain such interdependencies. Retention of statistical trends: While generating voluminous test data for testing new analytical data models, it is imperative that generated test data retains the aggregated statistical properties of the source dataset. Otherwise, analytical data models will be erroneously tested against data different from those present in real-world scenarios. Adequacy of test data: The software should work so that the generated privacy-safe test data reflects accurate production data. This ensures that the business application is tested against all business rules coded within it. Reuse of test data: The software should provide a mechanism to store a copy of the existing test data and a way to retrieve it for future requirements. Compliance with data privacy norms: The software must enable quick adaptation to the changing data protection regulatory landscape. This will allow organizations to effectively handle data privacy compliance needs and multiple data protection regulations. Capability for robust metadata management: The software should have a mature underlying metadata management capability that can discover and provide inventories of business metadata (such as business units, applications, owners, or business data attributes) and technical metadata (data centers, data stores, application programs, names of columns, data types, data sizes, and so on). It must be able to depict relationships between metadata elements, perform impact analysis, and retain the version history of all changes being made. A next-gen framework The next-generation TDM software design is systematic, nimble, workable, and powerful. This TDM framework enables organizations to do the following: Enhance software support for various structured, semi-structured, and unstructured forms of data. Design the software in such a way that it can work with commercial providers of data source connectors or connectivity application programming interface (API) software. Treat metadata management as a primary feature of the software and not as an ancillary capability. Enable a powerful interconnected system of metadata inventory, business glossary, data dictionary, and masking policy framework that can work in unison. Provide a policy-based data masking framework so that the software can handle the privacy compliance needs of multiple data protection regulations. Ensure this framework is nimble for easy reconfiguration of policies whenever data protection regulations are updated. Provide a test data archive within the software to store existing test datasets for a defined duration of time. Create a user-friendly interface that can quickly point to a desired test dataset in the archive through filters of metadata attributes, such as test data creation date, creator, business application, database name, or test case connected to test dataset. This will save time and eliminate the recreation of similar test data. Create a systematic purge mechanism to delete unwanted, older test datasets that have been stored in the repository beyond a defined duration and are not marked for long-term use. Facilitate faster test data delivery through self-service test data provisioning. Design the software to work with data virtualization technology for swift test data delivery and to refresh testing environments. Set up a mechanism to store interim versions of test data between the execution of test cases. Provide an interface for users to compare data in consecutive versions and allow them to roll back the data in a datastore to an earlier version if needed. Enable hooks for working with application delivery or DevOps software so that test data generation services can be directly invoked as part of the application build cycle. Architect the software



to interpret test case details and trigger test data creation jobs automatically for required applications. Create an interface between reverse engineering software (RE) and TDM. Allow RE to feed intelligence of application business rules into the TDM software so that the latter can derive and apply consistent values to various related business data attributes. Power the TDM software with machine learning (ML), artificial intelligence (AI), and natural language processing (NLP) capabilities. Implement modern data generation techniques, such as generative adversarial networks (GAN) and differential privacy, that will help generate test data, which resembles original production data in terms of its statistical properties. Enable basic data profiling capabilities within the software. Before actual testing, profile the generated test data to ensure that it is similar to production data in appearance. Use data profiling to verify that the generated test data has the required 'failure values'. Organizations of all sizes expect agile delivery of contextual test data for diverse technologies. Test data management software has come a long way from just being used for data masking and generation purposes. Now, it needs to evolve into an intelligent system that operates within an organization's larger application delivery ecosystem. Such an ecosystem makes provisions for privacy-safe, right-sized, on-demand, and close-to-business data with a faster turnaround. The software-based approach of data masking Data Anonymization in AI-Based Models: FHP and DP Improve Data Quality to Enhance Explainability of AI Data Adoption and Sanitization Using Machine Learning Connect with us to find how TCS MasterCraft™ can drive you automation Theme Font size Line height =====

## The ultimate guide to optimizing application performance

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analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Dr. Tamildurai Mehalingam CTO, TCS MasterCraft™ You have these already downloaded We have sent you a copy of the report to your email again. Most legacy systems demonstrate robustness, steadiness, and efficiency in providing the desired outcome and high performance; thus, business users prefer to continue with the established systems. However, using legacy systems has its challenges. Organizations require more overheads such as cost, effort, security, version compatibility, and inadequate automation. A comparative business analysis process has emerged considering the multiple technology alternatives and the market value of readily available solutions. Businesses are compelled to consider legacy modernization and transformation after analyzing the available resources, implementation costs, and the importance of customer retention. Most technology giants are searching for easy and efficient approaches to transformation that can provide cost-effective and modernized systems without losing core application functionality. Performance determines the value of the entire system in the modernization process. Performance issues in business-critical applications can damage an organization's reputation. Applications supporting critical business processes that are slow or not readily available can cause revenue loss and leave customers dissatisfied, directly impacting employee productivity and brand reputation. No compromise can be made on the legacy systems' core functionality and performance. Paradoxically, performance issues prevent many enterprises from opting for modernization. To address this lacuna, it's crucial to analyze the challenges that hamper system performance and provide effective solutions. Legacy systems are equipped to leverage well-developed constructs and architectures. Before modernizing the legacy applications, it is important to:

- Review the source architecture thoroughly
- Ensure inventory analysis
- Conduct thorough pre- and post-testing
- Identify equivalent target modern technologies
- Identify infrastructure needs and fine-tune them as needed
- Identify and map the appropriate target elements for each source element to achieve equivalent performance
- Capture the performance benchmark at every level

A variety of modernization options are available, each solving a different purpose. However, to usher in an era of digital transformation, it is necessary to analyze the requirements of legacy modernization systematically, and then implement them in a step-by-step approach. Post modernization, performance-related challenges can vary across applications. In some scenarios, performance is affected due to the number of lines in the code, while in others, it could be database restrictions

on the number of fields, or the base platform environment for the migrated application. A robust mechanism is required to study each component of the source system and its performance aspects. For example, in a bank of Europe, only seven business functions out of more than a hundred consume approximately 70 percent of the millions of instructions per second (MIPS) in the mainframe. It is crucial to analyze and understand such patterns. While designing a solution that optimizes performance and preserves core functions, one needs to consider the following business aspects: Customer retention Customer experience Business transactions Transformation effort/cost Brand value Service quality Despite the merit and popularity of digital transformation, many business-critical applications such as stock markets, flight controls, banking systems, and so on, are still running on legacy systems. The performance and scale of such applications are extremely high and cannot be compromised since they have a direct impact on core business operations. Many CIOs are unable to decide on the modernization options available, due to uncertainty about the ability of modernized systems to achieve better or at least equivalent performance. While each modernization approach serves a different purpose, enterprises are encouraged to focus on performance when evaluating the challenges and risks associated with target systems. The major performance challenges during modernization include: The nature of legacy systems: Legacy constructs or structures such as the virtual storage access methods (VSAMs), computational datatypes, in-memory data structures, and such, are designed to deliver high performance. For instance, legacy databases such as VSAM are native to the mainframe and perform remarkably well with COBOL-based applications. In the case of online and batch applications, COBOL and VSAM offer high performance and throughput since they run in their native environment. While modernizing such intrinsic mainframe applications, it is necessary to address their key legacy constraints that offer superior performance in their native environment. It is also essential to identify the equivalent target modern technologies that can achieve the same level of performance. In a certain instance, for a banking customer, the entire core data was available in two large VSAM files with more than 100 fields each. It was a huge task to decompose the files into proper relational structures without impacting application performance. In such scenarios, it is necessary to identify equivalent and robust database platforms. Monolithic architecture: Legacy applications usually have a monolithic architecture which means that all the application layers, such as presentation, business, database, and so on, are coupled. Thus, there is negligible network and communication overhead, resulting in high performance. On the other hand, modern applications function in a layered architecture that splits the single application layer into multiple layers. It causes a decline in system performance due to the communication of services across layers, making modern systems more time-consuming. However, layering is unavoidable, as it is the foundation for modernization. In another example, a financial customer had a system with a single batch job that had three million lines of code running efficiently for several years. However, due to a lack of proper documentation, it was an arduous task to break that single job into minor services while retaining the same efficiency. Identifying the right target element for each source element: A legacy or mainframe system does not necessarily mean that it comprises of a single programming language or a set of components. Several components, such as

programs, maps, databases, Job Control Language, scheduler, security, various utilities, reports, and such, work seamlessly together to ensure that the application executes processes successfully. The integration of multiple components is very efficient in a sophisticated legacy environment. Finding a befitting equivalent as a target that could be on-premises or on cloud is a real challenge. For example, finding the right search or sort mechanism that matches the efficient mainframe search or sort function is challenging to avoid performance bottlenecks. The following approaches can be implemented to solve the issues systematically: Use functional equivalents as potential alternatives in the target: Any upgrade should discard any performance deterrents. Hence, replicating as-is legacy constructs into the target environment must be avoided. The objective is to create a functional equivalent, leveraging the potential of the target architecture. For instance, replacing the legacy VSAM in the target environment with another legacy construct such as the file structure is ineffective. Instead, a high-performance database on the cloud might be a suitable alternative.

Leverage modern infrastructure: Multiple application layers in a modern application introduce overheads, affecting performance. Regardless of the overheads, modern applications have the advantage of running each layer on a different hardware or container and scaling them according to the changes in the requirements. The infrastructure power offered by new platforms must be utilized to ensure performance. Modern infrastructure offerings such as parallelism, dynamic scaling, and on-the-fly provisioning allows performance equivalence and scalability challenges to be addressed through creative solutions. For example, in a customer scenario, post the direct conversion of a batch job, the elapsed time increased by four to five times compared to the base mainframe platform (from 10-15 minutes to an hour). A strategy to move the complex query intensive operations from the application layer to the stored procedures helped in improving performance and matching it with the mainframe performance. Benchmark component replacements in target-to-source elements: Every target or source-equivalent component identified as a suitable replacement must be benchmarked. For instance, to choose a product for the sort operation, it is advisable to benchmark the components being considered before finalizing the selection. By comparing the time taken to sort a million records in mainframe versus sorting them in a target environment, performance disparity can be gauged to make appropriate decisions. Equivalent performance should be a baseline for analysis, while improvements are preferred through tuning. Comparing each source element with its corresponding target elements facilitates the decision-making. An ideal modernization solution should benchmark comparisons pre-emptively for commonly used components and provide insights into the most suitable target product, target open-source component, and custom-built components for every source component. An exhaustive list of mappings with their respective pros and cons, along with a list of tuning mechanisms should be available to achieve peak performance. The solution should integrate well with each component after a thorough review of the various architectural elements in the target such as communication, security, and modularity. The modernization solution should analyze the source application for all technical and business dependencies and use a step-by-step approach to capture minute details. Conventional performance and load testing at all stages of modernization can ensure the desired outcome. This

approach enables higher or at least equivalent performance levels in target systems. TCS MasterCraft™ Legacy Modernization TCS MasterCraft™ UI Modernization New Release of TCS MasterCraft™ TransformPlus 5.0 Uses ML Drive Digital Transformation by Deciphering Legacy Power-up your outdated application with our performance-centered modernization approach. Theme Font size Line height =====

## **Harness digital transformation for customer-centered agility**

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----- Product and platform Highlights On this page Call for agile Rationalize efforts Enable lean mindset Adopt agile methods De-risk products EAP benefits Drive modern agility About the authors Transformation starts here Find out more TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Gopal Menon Varadharajan Swaminathan Related reading Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Gopal Menon Head - Product Management, Jile Varadharajan Swaminathan Product Manager, Jile You have these already downloaded We have sent you a copy of the report to your email again. Digital transformation involves rebuilding business processes and, sometimes, the entire operating model by embracing new technologies to deliver enhanced customer value. One of the critical hurdles in realizing

these desired outcomes is aligning the envisioned strategy to execution. Without a clear line of sight from strategy to execution, enterprises find it challenging to identify and prioritize initiatives, resolve bottlenecks, and manage multiple projects and programs. Because digital transformation entails enterprise-level change, it introduces confusion, fear, and complexity, ultimately resulting in control loss. Moreover, the lack of end-to-end visibility across a value stream can hinder the ability to differentiate opportunities from inefficiencies. A value stream represents a series of activities that deliver value to the customer, from ideation to product delivery. With this logical, end-to-end view, product and program managers can identify areas of improvement, understand dependencies, and optimize resource allocation. Effective planning and control become crucial to simultaneously managing multiple projects, each with objectives, timelines, and stakeholders. In such chaotic times, agile serves as a bridge between strategy and execution. It facilitates strategy-execution alignment and ensures that the ultimate business value is delivered to customers with an end-to-end view of value streams. However, agile principles must scale across the enterprise and fulfill the critical needs of multiple stakeholders, from technical leads to business owners, to facilitate the realization of digital transformation objectives. Applying agile principles to drive digital transformation calls for the adoption of agile frameworks like Scrum and Kanban at the team level, as well as scaling agile to all levels of the organization with scalable frameworks like SAFe (Scaled Agile Framework), LeSS (Large-Scale Scrum), and DAD (Disciplined Agile Delivery). Organizations need a platform that effectively accommodates the diverse needs of multiple stakeholder categories across the organization – including product and program managers, quality assurance (QA) and development, security and operations (DevSecOps), engineering teams, customer and user communities, and support teams. These roles drive the critical elements of digital transformation initiatives and need a collaborative environment to manage value streams, backlogs, application lifecycle, and continuous integration, testing, and delivery (CI, CT, and CD). Here's how an enterprise agile planning (EAP) platform can supercharge digital transformation by rationalizing efforts and bringing methods to critical components of modern digital initiatives. The digital transformation spans multiple functions and comprises cross-team dependencies and handoffs, and communication breakdowns can inject severe delays. Value stream management (VSM) pivots on lean thinking to bring visibility to end-to-end value streams. SAFe portfolios typically contain multiple value streams, each depending on the agile release train, which comprises all the people driving a value stream. An EAP platform can help large organizations gain granular visibility into their value streams, identify sources of delay and bottlenecks, reduce queue lengths, and capture flow metrics of value streams in precision. This enables a lean mindset that ushers alignment between process, business, and technical knowledge and empowers digital transformation strategy to drive the initiatives to its desired objectives. Today, digital transformation initiatives are carried out within increasingly smaller timeframes. This is a combined result of the velocity of technological change and rising pressure to deliver value faster to the consumer. This becomes difficult to achieve in large organizations with traditional agile ceremonies like Scrum. When multiple teams are involved, each silo becomes detrimental to the outcomes of a project. Moreover, instead of aligning every employee to the project

goals, the objective is to align every team and drive them to a single outcome, as envisioned in the transformation strategy. EAFs (Enterprise Agile Frameworks) facilitate agility across multi-team programs by synchronizing activities across these teams. The critical outcome EAFs enable is decentralized agile execution against a centralized digital transformation strategy. This is crucial to reducing lead times, achieving transparency, and bringing predictability and improved decision-making. Ultimately, the organization can capitalize on innovation opportunities without introducing confusion and complexity. EAP platforms help to scale mid-sized and large organizations to execute digital transformation strategies in a decentralized, iterative, and modular fashion with the EAFs framework. This ensures targeted value delivery and on-time project completion. Over the last few years, the business technology landscape has undergone tectonic shifts. Gone are the days of decade-long technological refresh cycles and annual releases. Organizations operate on agile foundations composed of on-demand cloud, Infrastructure as Code (IaC), and temporary container-based workloads. In this environment, mitigating security risks and catching errors early in the application lifecycle is crucial to building secure digital products on time and budget. TCS DevOps enables faster release cycles and unified development and operations aspects of the software development life cycle (SDLC). DevSecOps, a key value framework of the solution, incorporates security considerations into the foundational stages of the SDLC. In modern digital transformation programs, automated security testing and incorporating security considerations into the product design are crucial to drive sustained value without exposing the organization to security and compliance risks. An EAP platform can help organizations drive this cross-functional alignment demanded by DevSecOps and empower teams to respond to change while following a plan through automation and iterative development. This ultimately de-risks product development and enables the organization to deliver secure products that respond to the most essential needs of the end users. More frequent deployments are associated with the lowest change fail rates, further strengthening targeted value delivery with minimal iterations. An EAP platform offers much-needed visibility into the CI/CD pipeline. It enables product owners to decompose epics, features, and user stories effectively and rapidly clear backlogs – frees up teams and pivots their focus to anticipating user needs and innovating products. An EAP platform brings an economy-of-scale benefit to large-scale digital transformations. With complete vertical and horizontal transparency, efficient dependency management, and support for scalable, agile frameworks, an EAP enables organizations to realize the outcomes of high-complexity strategies that rely on many teams for their execution. Here are some of the crucial ways in which an EAP helps organizations achieve better digital transformation outcomes: While digital transformation has gained increasing focus in the boardroom, the term has also become obsolete – primarily because every business now functions in a continuous digital transformation mode. While the technology landscape is racing, the ability to efficiently execute complex strategies spanning multiple products and programs has become the de facto route to digital transformation success. It is worth recalling that the SDLC underwent the agile revolution precisely due to these factors – namely, the growing complexity of monolithic applications managed by hundreds of developers. In this era of perpetual transformations, businesses

must take a page from the history of software development. An EAP platform will be crucial to facilitate an organization-wide shift to an agile mindset and promote transparency between multiple stakeholders involved in driving modern digital transformation programs. Those who fail to acknowledge the need for enterprise-wide agility for digital transformation success will likely incur losses on their envisioned return on investment (ROI) and fall behind the top performers. Driving large enterprise-wide initiatives, the agile way Automation Capabilities for Enterprise-wide Agile and DevOps Adoption Multi-modal product and program portfolio planning Bajaj Allianz Transforms Daily Deployments Want to get the innovation edge with cloud? Theme Font size Line height =====

## Multi-tenant data migration for enterprise IT transition

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announcements. Shrikrishna Pawar Solutions Architect You have these already downloaded We have sent you a copy of the report to your email again. Continuous technological advancement necessitates organizations to transform their business applications and IT systems to align with new technologies and optimize their investments. This transformation may be from legacy to modern systems, from on-premises to cloud (Platform-as-a-service), or in-house to cloud-hosted (Software-as-a-service) solutions. It involves migrating large-scale data from multiple customer data stores to a customized platform in the target system. Example: Customer A and customer B have their source data residing on two different platforms/DBs, but both systems are migrating data into a single platform/DB. While organizations are testing agility, automation, and time-saving strategies related to migration activities, the increasing demand for minimizing efforts through solution reusability remains constant. Thus, a solution has emerged to leverage the data migration factory setup as a multi-tenant, multi-source, and multi-country factory model to migrate customer data into a single, customized platform in the target system. This enables the execution of multiple large-scale data migration instances from varied sources. Data migration comes with its own set of challenges. Application data, the main component of business transformations, must be migrated seamlessly into the target system to ensure business continuity. This involves data transformation, which can be complex, time-consuming, and error prone as data moves between systems. The system or application teams require more knowledge of the source and the target. Multiple simultaneous data migration instances require a solution to optimize the effort involved as we onboard source data from various customers on the target system, incurring considerable infrastructure costs. During factory-based data migration, the source and target data model structures are often complex. Security and compliance requirements necessitate the separation of end customer data. Using masked data in development or test environments is essential when performing migration activities with offshore resources. To address these complexities, this paper brings into perspective effective ways of defining and setting up the data migration factory, such as: The core of this approach is to use the features of a smart product to migrate data from single or multiple sources to a single, customized target platform. The solution to all data migration challenges is to create an integrated pipeline using different product capabilities such as data quality check (mainly profiling and cleansing), data masking in a factory model, and data transformation. You can reuse this data pipeline multiple times to enhance simultaneous data migration efforts. Data migration factory enables the reuse of metadata or configuration through intelligent capabilities such as intelligent metadata refresh, fuzzy logic-based auto-mapping, intelligent mapping edit, and import/export capabilities. Such a product's multi-tenancy capability also allows data segregation across all users to ensure data privacy and sensitivity. Unique enablers Such innovative products leverage various enablers as part of the factory-based data migration. These enablers include: A deeper understanding of the factory-based data migration model is depicted in the following figure. The process of the data migration factory enablement through different product enablers with diverse variations in the source systems such as country, platform, or product variations. Factory Model Data Migration This image depicts the data migration factory enablement through different product enablers with diverse variations in

source systems such as country, platform, or product. First, the base version is configured based on the standard steps involved in data migration. This acts as the baseline for further migrations. The solution's reuse depends on the similarity of the metadata models of the different source systems. With minimal intervention with the existing base version, optimal use of similarity, and the intelligent features of such products, the data migration factory performs multiple migrations optimally. As a result, organizations can anticipate gaining the following benefits when they reuse the factory setup: The factory-based data migration solution offers the following as best practices resulting from the approach: The data migration factory solution approach offers numerous business benefits, particularly in merger-related scenarios. For instance, in industries such as banking, insurance, and others, where merging multiple organizations into a single entity is planned, efficient, and large-scale data migration to a single target platform is essential. In such cases, the factory-based data migration approach proves to be an effective and constructive solution. TCS MasterCraft™ for Cloud Data Migration for agility and efficiency Identifying the Right Approach and Solution for Successful Data Migration Legacy System Modernization: Ensuring Peak Application Performance Specification-driven development: A Pragmatic Approach for Continuous Technology Upgrade Power-up your outdated application with our performance-centered modernization approach. Theme Font size Line height =====

## Conversational assistants: Leading digital transformation

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----- Solution TCS MasterCraft™: Enabling Cognitive and Intelligent Automation Highlights On this page Reverse engineering Reverse engineering extracts business logic from complex systems. A human touch Conversational assistants simplify technical aspects and humanize digital transformation. Role of KPIs SME effort reduction, de-skilling, reduced time-to-market, and accurate quality of deliverables. Technical headway Conversational assistants will feature recommendation engine, robust analytics module, predict code optimization, and more. Amplify output About the author Transformation starts here Find out more TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Yogananda Ravindranath Related reading Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day.

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Yogananda Ravindranath Product Consultant, TCS MasterCraft

You have these already downloaded We have sent you a copy of the report to your email again. The world is transitioning from traditional on-site data centers to cloud-based applications, which offer flexibility to operate in the cloud, connect via APIs, and provide accessibility across devices. Digital transformation has become a mandate for enterprises, especially in application modernization, where the goal is to enhance business logic and functionality while ensuring compatibility with modern standards. The challenge lies in understanding an application's architecture for re-engineering, particularly when it has evolved over decades. Reverse engineering helps by extracting business logic from complex systems, a task made more efficient by conversational assistants. These tools facilitate comprehension by engaging users with context-specific questions, aiding in the analysis of an application's function, structure, and behavior. As legacy systems evolve, rediscovering this information becomes critical, especially when subject matter experts (SMEs) are unavailable. Conversational tools streamline reverse engineering, making the process more accessible for code adaptation and modernization. Organizations are revitalizing legacy applications by migrating them to the cloud and adapting them to modern digital demands. This journey begins with analyzing legacy systems' source code to understand their inner workings. However, dissecting core code can be complex. Existing solutions provide insights, but making sense of them can be daunting. Conversational assistants bridge this gap by adding a human touch to software code comprehension. Powered by extensive databases, they simplify technical aspects and navigate complex legacy applications. These assistants speed up understanding, make specialized knowledge accessible, and humanize digital transformation. The global conversational AI and virtual assistant market is growing rapidly. Conversational AI and virtual assistants facilitate legacy system transformation as trusted allies. This innovative approach accelerates modernization and broadens access to expertise. Conversational assistant's key benefits in application modernization: Conversational assistants are reshaping reverse engineering and application source code analysis in the digital age Valuable partner Conversational assistants support engineers through the reverse engineering journey, ultimately leading to successful modernization outcomes. A conversational assistant integrated into

engineering processes can provide real-time assistance and guidance, making the entire application modernization process more efficient and seamless. Instant answers to engineering queries

**The conversational assistant: an SME** The conversational assistant provides contextual insights into applications, streamlining reverse engineering. Users gain an understanding of fields, files, variables, tables, and logic. Multi-language support (Spanish, Hebrew, Japanese, German, Dutch, French, and more) enables diverse users to utilize features and receive support in their preferred language. Dynamic knowledge base creation Comprehensive code understanding Enhancing efficiency and productivity A machine learning-powered conversational assistant facilitates application analysis with contextual knowledge extraction. It processes user queries within the application context, using ML algorithms to enhance its capabilities. The system retrieves information from a comprehensive knowledge base, providing real-time responses to user queries. This boosts productivity with swift and accurate responses. Key performance indicators (KPIs) are crucial in enhancing software application transformation when integrated with reverse engineering. Let's delve deeper to understand the role of KPIs for seamless transformation:

**SME effort reduction and de-skilling:** ML-assisted conversational assistants reduce SME effort in reverse engineering legacy systems. Automated business rule extraction and technical blueprints enable non-SMEs to actively participate. This de-skilling effect scales the reverse engineering team, freeing SMEs to focus on core challenges and critical decisions and streamlining the process for greater efficiency.

**Reduced time-to-market:** Integrating reverse engineering with ML-driven conversational assistants reduces SME dependency, enabling non-SMEs to participate. This boosts throughput, accelerates project timelines, and enhances competitiveness, allowing companies to adapt quickly to changing market demands and technologies.

**Accurate quality of deliverables:** Accuracy is crucial in reverse engineering. Tool-aided analysis with a conversational assistant mitigates errors, ensuring precise knowledge extraction from legacy code. This surpasses reliance on documents or SMEs' tacit knowledge, providing a reliable foundation for software development. Improved accuracy enables organizations to confidently modernize legacy systems with a solid understanding. Shortly, conversational assistants are set to become integral to every transformation project, offering a holistic conversational experience throughout the journey. Here's a glimpse into the high-level technical enhancements:

**Recommendation engine:** The conversational assistant will feature an advanced recommendation engine, leveraging ML and data analytics. It will analyze project-specific data and requirements to provide intelligent, data-driven recommendations for transformation projects.

**Input application analytics:** A robust analytics module will be integrated into the assistant, enabling comprehensive analysis of input applications. This technical feature will provide valuable insights, driven by data, to inform decision-making during transformation initiatives.

**Prediction of code optimization:** Advanced ML algorithms will be employed to predict code optimization possibilities. The assistant will offer proactive suggestions for optimizing code efficiency and enhancing the technical aspects of the transformation process.

**Prediction of transformation options:** Leveraging predictive analytics, the assistant will anticipate various transformation options and evaluate potential pathways, empowering project teams to make informed technical decisions and streamline the

transformation journey. Speech enablement: The conversational assistant will introduce speech enablement, leveraging natural language processing and speech recognition technologies. This enhancement will enable users to interact with the assistant through voice commands, enhancing accessibility and usability. Continual learning in intent detection: The assistant will undergo continual learning in its intent detection capabilities. Using ML will enhance its technical proficiency in understanding complex user queries and providing accurate responses. Conversational assistant is expected to save 10-15% in productivity adding to the already good 40-50% automation rate. Conversational assistants have the potential to reshape task handling and make processes more streamlined and automated through voice-powered systems. Integration of these conversational assistants in the field of application understanding and reverse engineering of source code, with continuously improving contextual knowledge on the fly, goes beyond mere convenience; it means improving customer experiences, optimizing field operations, and enhancing overall business management. Conversational assistant represents a cutting-edge fusion of ML capabilities, specifically designed to seamlessly extract vital information from a broad spectrum of business applications and different domains. It provides a thorough look at these applications and digs into both the executable and non-executable lines of the code. The extraction of such contextual intelligence plays a pivotal role in reducing reliance on SMEs, thereby streamlining processes and significantly expediting time-to-market while maintaining a high standard of precision. A conversational assistant is expected to save an extra 10-15% in productivity on top of the already good 40-50% automation rate it achieves. Embrace the future of application modernization led by conversational assistants, revolutionize your operations, and amplify productivity with the power of intelligent automation. Legacy System Modernization: Ensuring Peak Application Performance TCS MasterCraft™ Legacy Modernization to Stay Relevant and Modern Drive Digital Transformation by Deciphering Legacy Applications Impact of Generative AI on Application Development & LCNC Platform Connect with us to find how TCS MasterCraft™ can drive you automation Theme Font size Line height  
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## Unlocking privacy-safe data analytics: A five-step approach

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----- Solution TCS MasterCraft™: Enabling Cognitive and Intelligent Automation Highlights On this page Data for analytics Need for large volume of data for analytics Need for privacy Data privacy challenge in data analytics Benefits Benefits of the proposed approach Conclusion Privacy-by-design approach for data that is used for analytics About the authors Transformation starts here Find out more TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in

our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Sumeet Bhide Nikhil Patwardhan Related reading Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action - every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research - tailored to your unique interests - to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Sumeet Bhide Data Privacy Analyst, TCS Global Privacy Office Nikhil Patwardhan Product Engineering, TCS MasterCraft You have these already downloaded We have sent you a copy of the report to your email again. Organizations - across industry verticals - rely heavily on their data to derive relevant insights and make informed predictions. This helps organizations make appropriate business decisions, which aids their growth and sustenance. From predicting the required size of inventory of various merchandise in retail stores to estimating the probability of a customer defaulting on a loan, to determining the size of the workforce that a company would require over the next few years, to other sophisticated use-cases in medical sciences, pharmaceuticals, financial industry, insurance, telecommunications, retail, travel, tourism, and hospitality among others, there is virtually no domain now that is untouched by data analytics. Data analytics requires data—and vast volumes of it. The more data available for analysis, the better the accuracy of predictions and the less bias introduced in the analysis outcome. While organizations might be sitting on piles of data gathered/created over the years, and more of it is being gathered/created on a routine basis, organizations should be cognizant that some of this data could be sensitive, confidential, or personally identifiable. Some such data may pertain to children. Globally, many countries are creating their respective data protection regulations. Some countries already have their data protection regulations and are tightening them to make them more stringent and accommodate the needs of modern data handling practices. Such data protection regulations require organizations to ensure the privacy of data when data is collected, generated, stored, processed, or shared. In some such regulations, there are specific restrictions on processing data of individuals who are below a certain age. These regulations punish organizations with hefty penalties if

they are found to be non-compliant in matters of data protection. Thus, organizations cannot afford an unbridled handling of data as per their convenience. With its ubiquitous presence, data analytics make the situation more challenging for organizations. Added to data protection regulations is a new breed of regulations that focus on the trustworthiness of AI. In some geographies, efforts are underway to bring focused legislations, which require more control over how Machine Learning (ML) and Artificial Intelligence (AI) algorithms work on data. Some examples are The EU AI Act and Executive Order on the Safe, Secure, and Trustworthy Development and Use of Artificial Intelligence, US. Global AI Legislation Tracker, published by International Association of Privacy Professionals (IAPP), sheds light on AI strategy envisioned by various countries. Among other things, such as the trustworthiness and ethical aspects of data analytics, these new proposed regulations pay attention to the kind of data input to data analytics. These regulations are in varying stages of being drafted and debated. However, it is safe to anticipate that many mature economies will enforce some such regulation on organizations from their respective geographies. Thus, organizations must use "the right kind" of input data for building/training analytical models. Such data should not only enable ethical and trustworthy AI but also be privacy-conscious. Privacy-safe data

An approach for enabling privacy-safe data for data analytics This paper proposes a five-step approach to building privacy-safe data for data analytics. As described below, the fundamental premise is to synergize the power of various privacy-elevating technologies to develop and use a privacy-safe training data set that mirrors the original production dataset to a great degree. One approach to building privacy-safe data for use in data analytics is to run it through a combination of various privacy-elevating technologies. By combining the power of various such technologies, realistic yet fictitious data can be crafted for use in analytical model testing and training. In this way, multiple privacy-elevating technologies, such as data subsetting, pseudonymization/static data masking, differential privacy, and TGAN, are brought together to craft realistic training data for building analytical models. Here is a fictitious example to illustrate the idea: Here, we depict the proposed approach to building privacy-safe data using a combination of various privacy-elevating technologies. The data shown here is completely fictitious and for understanding purposes only. The above approach presents the following benefits to an organization, seeking to ensure the privacy of data, used for data analytics: Considerations for the approach As applicable to any data analytics process, the proposed approach is subject to the following considerations: Remediation options There are some nascent technologies to mitigate the risk of analytical data models based on actual production data, e.g., model unlearning and model disgorgement. Such technologies aim to remove the effect of a certain set of data from an existing machine-learning model. Such technologies are still evolving and have yet to pass the scalability, robustness, and cost-effectiveness test. Until then, organizations would fare well to ensure that at least the models being newly created use privacy-aware data. Bad actors can misuse the power of mathematics to render analytical models susceptible to data privacy exposure. However, it is mathematics again that provides counter-tools that help "remove traces" of certain dataset records, which may have been used when building an analytical model. Technologies such as "machine unlearning" and "model disgorgement" are being considered to eliminate the

effect of a specific type of data record that may have contributed to building a given model. Undeniably, these potent antidotes help reduce the risk of data privacy exposure emanating from analytical models. However, a more "privacy-by-design" approach would be to take care of data privacy in the initial stages of data analytics. The five-step approach presented in this paper, though certainly not a panacea, could help in this direction. 5-Phase Methodology for Data Anonymization Framework for Next-generation Test Data Management Data Anonymization in AI-Based Models: FHP and DP Data Quality Management Ensures Data Protection Connect with us to find how TCS MasterCraft™ can drive you automation Theme Font size Line height ===== ----- Article source ----- <https://www.tcs.com/what-we-do/products-platforms/tcs-mastercraft/solution> ----- =====

## **TCS MasterCraft™ for legacy modernization**

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interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Drive digital transformation You have these already downloaded We have sent you a copy of the report to your email again. For modern enterprises, digital transformations are no longer an ‘if’ but a definitive ‘when’. As digital disruptors enter the market and end customers adopt a tech-first stance, enterprise systems must be modernized to free up resources for investment in strategic initiatives, expanding the market base, and increasing revenue. Our capability helps enterprises understand legacy applications and accelerate transformation using intelligent automation. Based on their business objectives, enterprises can use TCS MasterCraft™ to optimize their transformation strategies such as re-platforming, refactoring, rearchitecting, or replacing. Identifying the existing IT landscape of legacy systems is essential to initiate modernization. Through the intelligent application analysis of legacy systems and the creation of knowledge repositories, enterprises can provide data to drive their modernization decisions. The key challenges faced by an enterprise when it retains its legacy applications include: Unavailability of legacy application documents Lack of subject matter experts Higher cost of ownership Integration between internal and external systems Lack of agility Internal/external compliance and regulatory challenges Major drivers of enterprise legacy modernization are: Cost savings Reduced technical debt Greater scalability and distributed processing Better performance Increased agility to adapt Quicker time-to-market TCS MasterCraft™ provides seamless execution through an ‘Analyze-Strategize-Execute’ approach. Legacy modernization is achieved through intelligent application analysis, business rules extraction, translation of business rules to target technology applications and data migration to the cloud, and modern application development through automated code generation. It eliminates rudimentary conversions and ensures appropriate migration of individual applications. TCS MasterCraft™ for legacy modernization offers the following features: Analyzes the application, provides 360° insights into its components, and assesses the impact of any change to applications. Automatically extracts application knowledge, such as business rules and other structural information from the source code. Groups various core elements of the legacy application and forms a transformation strategy for their modernization. Automates the conversion of the legacy COBOL application code to a highly maintainable, layered, and cloud-ready Java application code. Supports legacy data structures for data migration through intelligent metadata-driven automated schema conversion. The capability evaluates the impact of migration to devise best-fit deployment approaches and preempt possible post-implementation scenarios. With TCS MasterCraft™ for legacy modernization, enterprises can achieve the following: Zero-spill migration: Customize approaches to suit different organizational needs, address business priorities, and ensure no loss of data or disruption to business processes. Mature, risk-mitigated approach: Intelligent automation, backed by contextual knowledge and extensive experience to ensure risk, cost, and quality optimization. Accelerated migration: Shorten remediation and migration timelines through pre-emptive needs analysis. Cost savings: Automated conversion of COBOL to Java, leading to more than 50%

reduction in both the cost and duration of migration. Legacy System Modernization: Ensuring Peak Application Performance Agile development at ground zero Drive Digital Transformation by Deciphering Legacy UI and UX Modernization – Totally Worth the Investment Connect with us to find how TCS MasterCraft™ can help you

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## **TCS MasterCraft™ for test data management**

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development, testing, and other non-production use cases. The above challenge increases costs significantly and poses threats to data privacy. Legacy test data management practices can also cause release delays, costly bugs, and compliance faults. Businesses face an increasing need to generate test data for a variety of testing scenarios while optimizing costs during application testing activity. Therefore, they require a robust and automated test data management tool. By providing a streamlined process for test data management and helping to identify data needs, TCS MasterCraft™ provides testing teams with a solid foundation for testing any application. Copying production data for testing purposes poses a huge threat to production data privacy, and manually creating large volumes of realistic test data is an inefficient and error-prone method. Automated test data generation is an effective approach to achieve the balance between test data utility and privacy compliance. TCS MasterCraft™ enables the delivery of privacy-safe test data at volume. Our test data management tool supports the use of test data in various scenarios, such as IT application development, testing, setup of training environments, privacy-safe data sharing, and data analytics. Due to the product's scalable architecture, it can generate the right-sized, realistic, and privacy-safe test data for various testing purposes in both cloud and hybrid ecosystems. TCS MasterCraft™ for test data management provides:

- Data sampling: Generate a consistent sample of source data.
- Sensitive data attribute discovery: Discover potentially sensitive and personally identifiable business data attributes within enterprise data stores.
- Static data masking policy: Use prepackaged or create bespoke static data masking policies.
- Synthetic data generation: Generate test data from scratch using metadata.
- Voluminous data generation: Increase the volume of available test data.
- Data profiling: Detect the presence of specific data values important for testing.
- Test data versioning: Set up versions of test data to retrieve a specific version.
- Test data archiving: Archive test data in an internal repository for future reuse.
- Test data reservation: Prevent concurrent usage of the same test dataset for a more controlled approach.

TCS MasterCraft™ for test data management helps organizations comply with data privacy requirements during test data management activities. The capability offers the following benefits:

- Provides a policy-based data masking framework to handle the privacy compliance needs of multiple data protection regulations.
- Facilitates faster test data delivery through self-service test data provisioning.
- Enables hooks for application delivery/DevOps tools to directly invoke test data generation jobs.
- Supports various forms of data, such as newly structured, semi-structured, and unstructured.
- Includes metadata management as a core feature and not as an ancillary capability.

We have completely automated our deployments seamlessly with TCS MasterCraft™ DevPlus. It has helped us deliver more with every release, with high quality and lesser time.

Avinash Naik Experience next-gen application testing with modern TDM Improve Data Quality to Enhance Explainability of AI Data Anonymization in AI-Based Models: FHP and DP The software-based approach of data masking Connect with us to find how TCS MasterCraft™ can generate compliant test data

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# TCS MasterCraft™ for UI modernization

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Reinventing the Insurance Industry with a Digital-first Strategy Patient-centered Care: Health and Wellness Redefined Forward-thinking government for citizen-first services Products and Platforms TCS

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development platform. The platform enables professional and citizen developers to design and build application screens through a model-driven, visual development approach. Users can visually develop application screens, functional components that capture end-to-end domain-specific functionalities, user widgets that are custom implementations, screen flow designers to visually specify screen navigation, and decorators to define custom styles for screens. After modeling, users can generate code for the required application screens in the technology of their choice. The deployed application screens incorporate the required integration and all the functional and styling changes users created in the modeler. With TCS MasterCraft™, enterprises can easily build immersive digital customer experiences across desktop and mobile platforms. Our capability accomplishes this by using a model-driven approach that combines comprehensive controls and simple visual style specifications. TCS MasterCraft™ for UI modernization offers:

- Features to easily create end-to-end UI components
- Compliance with enterprise branding guidelines
- Continuous UI modernization

TCS MasterCraft™ for UI modernization provides the following benefits through a model-driven approach:

- Speed-to-market:** The capability significantly accelerates design and deployment time through a model-driven approach.
- Enterprise brand compliance:** Ensure a seamless user interface aligned to enterprise brand guidelines throughout all organization applications and across multiple devices.
- Agility:** Pivot to new application designs quickly based on dynamic market and customer demands with citizen developers.
- Scalability:** Build custom UI widgets and functional components using a proven framework to create reusable design artifacts for rapidly building application screens.
- Customer retention:** Gain customer loyalty by delivering engaging experiences across meaningful touchpoints.
- Continual improvement:** Eliminate application errors in the presentation layer over time by accumulating reliable design templates.

Specification-driven development  
Agile development at ground zero  
Drive Digital Transformation by  
Deciphering Legacy Applications  
UI/UX modernization - Totally worth the investment  
Connect with us to find how TCS MasterCraft™ can help you

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## **TCS MasterCraft™ for your enterprise data privacy**

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Patient-centered Care: Health and Wellness Redefined  
Forward-thinking government for citizen-first services  
Solution TCS MasterCraft™: Enabling Cognitive and Intelligent Automation

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Ready to get started  
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sensitive and personally identifiable attributes of business data Data privacy technologies: Get to choose from a variety of technologies like static data masking, dynamic data masking, data pseudonymization, data redaction, differential privacy, and image masking Automated data discovery: ML-based PII detection and policy-based approach to sensitive data discovery Insights and charts: Configure bespoke reports using prepackaged data masking reports and charts By leveraging TCS MasterCraft™ for your enterprise data privacy, organizations can: Enable multiple data protection regulations to be met with a policy-based data masking framework. Choose from a variety of data privacy technologies - Static data masking, dynamic data masking, data pseudonymization, data redaction, differential privacy, and image masking. Leverage prepackaged data masking policies or create a bespoke static data masking policy. Quantify the completeness of static data masking and study its variation over time. Utilize prepackaged data masking reports and charts to configure bespoke reports. Choose from a variety of prepackaged data masking algorithms. Easily configure data masking jobs through a guided approach and job templates. Optimizing test data management for privacy-safe data compliance Data Anonymization in AI-Based Models: FHP and DP Framework for Next-generation Test Data Management Enable Data Privacy Using Software-based Approach for Data Masking Let TCS MasterCraft™ be part of your data privacy journey Theme Font size Line height =====

## TCS MasterCraft™ for Value Stream Management

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participation of stakeholders Define the desired state and move towards the same Generate dashboards and reports The following are the benefits of using TCS MasterCraft™: Helps to manage value streams, to track the downstream application development, to plan portfolio backlogs, and to implement portfolio governance. Supports multi-modal environment and provides one-click build, deploy, test, and release through continuous delivery to manage deployment procedures and automate deployment to environments. Helps to engage different teams across SDLC processes on a single platform and ensures effective collaboration and discussions through alerts, notifications, and hashtags, thereby reducing requirements to deploy cycle time. Helps the business stakeholders make wise investment decisions in response to business outcomes to achieve targeted business goals through lean budgeting and allocation. “We have completely automated our deployments seamlessly with TCS MasterCraft™. It has helped us deliver more with every release, with high quality and lesser time.”-Avinash Naik, Senior Vice President, BAGIC TCS Helps BAGIC Achieve Agile Delivery & Automated Test Management Driving large enterprise-wide initiatives, the agile way Automation Capabilities for Enterprise-wide Agile and DevOps Adoption A Multi-modal Product Portfolio Planning and CDLM System Learn how TCS MasterCraft™ can help you build and deliver valuable software faster Theme Font size Line height =====

## **TCS MasterCraft™ for cloud data migration**

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nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. You have these already downloaded We have sent you a copy of the report to your email again. Enterprises need to continuously modernize their architecture and migrate to the cloud. By modernizing, organizations can better respond to dynamic business requirements as migrations to microservices have become prevalent. For seamless business operations and to future-proof enterprise systems, the transformation and migration of applications and data to a cloud environment is inevitable. Seamless data migration is far more complex than the usual modernization estimations due to the lack of documentation of data models, functional implications, and various constraints of the data or data models. This makes adopting a best-fit implementation to converge data from diverse sources while maintaining business continuity quite a challenge. Key challenges in migrating data to the cloud include: Lack of effective strategies Budget-consuming migration process Complex IT architecture Security and regulatory compliance Key drivers for enterprises to migrate data to the cloud are: Real-time data for analytics Increased flexibility and scalability Data exchange and interoperability Reduced operational costs Dynamic business scalability Data transformation is a critical component of legacy modernization. Data transformation ensures that valuable data is preserved, improved, and seamlessly integrated into a modernized system with minimal business disruptions, enabling an organization's business continuity. TCS MasterCraft™ is a one-stop shop for cloud data migration with workbenches for data extraction, migration, and transformation of both legacy (mainframe) and relational databases. TransformPlus provides a framework for executing end-to-end data migration projects from discovery to the implementation phase. Various scenarios handled for data migration are: Database as a service (DBaaS) on the cloud Software as a service (SaaS) application on the cloud Public/private/community cloud migration On-premises database to cloud migration Our capability enables data transformation/migration to the desired environment with: Capture and refresh of metadata: Captures metadata and stores it in a product repository for its relational structure, either by uploading a metadata file or by connecting to a database. The connect cloud database (DB) feature enables users to capture metadata from DBs that are hosted on the cloud. The product supports unstructured data types such as JSON data and Binary JSON data. The intelligent feature of the product, refresh metadata, helps to capture dynamic changes in metadata during a migration scenario enabling a hassle-free, zero-defect transformation. Mapping design: Enables users to define the relationship among the source, target, and intermediate tables, as well as setting mapping or transformation rules for target and intermediate

fields. It eliminates manual efforts of mapping attributes by using intelligent auto-linking of source and target/intermediary attributes. The real-time mapping design changes in the database are updated to table and attribute level with intelligent edit capabilities. Automated code extraction and generation: Automates data extraction and code generation from COBOL to migrate legacy, non-relational source databases to relational equivalent structures using intelligent product features. Our product, with highly efficient schema conversion capabilities, can convert database schema through automation requiring minimal user input. Traceability reporting: Provides end-to-end details of rules and mappings defined for multi-step data transformation processes from source to target at each level. Users can view rule details defined for fields of intermediate/target tables and associated fields of source/intermediate tables for frozen as well as unfrozen mapping designs. Migration execution: Enables users to schedule and monitor the complete transformation while executing data migration code within the product, enhancing the user experience. NoSQL transformation: Supports users in the conversion of relational data to equivalent JSON format and stores it into a NoSQL DB or files. Users can efficiently migrate source DBs to various NoSQL target DBs which can be on-premises or on different types of cloud. Why TCS MasterCraft™ for cloud data migration? Zero-spill and error-free migration: Automate product-based approaches leading to seamless, error-free migrations. Reusability: Leverage the capability, project experience, and knowledge in subsequent projects, increasing your ROI. Auto-mapping design: Save 50-60% of your time in mapping source and target attributes. Eliminate manual efforts of mapping attributes by using intelligent auto-linking of source and target/intermediary attributes. Faster time-to-market: Accelerate migration through automation in line with the agile needs of today's businesses. Flexibility, adaptability, and agility: Quickly adapt to dynamic metadata changes within the lifecycle of the data migration. Proven expertise: Leverage the experience and best practices TCS has provided to multiple similar customer engagements. Data migration factory: Migrate large-scale data in parallel leveraging the TCS data migration factory model by ensuring increased reusability leading to higher efficiency and productivity. Previously mentioned intelligent features are leveraged for multi-source and multi-country factory models. Legacy System Modernization: Ensuring Peak Application Performance TCS MasterCraft™ Legacy Modernization to Stay Relevant and Modern Identifying the Right Approach and Solution for Successful Data Migration UI and UX Modernization - Totally Worth the Investment Learn how TCS MasterCraft™ can help you move your data to cloud seamlessly Theme Font size Line height =====

## **TCS MasterCraft™ for rapid application development**

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Insurance Industry with a Digital-first Strategy Patient-centered Care: Health and Wellness Redefined Solution TCS MasterCraft™: Enabling Cognitive and Intelligent Automation Highlights On this page Future of application development Find out more TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Introduction Overview Our capability Benefits Related reading Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Accelerate modern application development You have these already downloaded We have sent you a copy of the report to your email again. Imagine a world where users can bring their ideas to life with unprecedented speed and ease, with reduced timelines for their deliverables. In today's dynamic business landscape, agility and rapid innovation are more pressing than ever. Developing microservices-based cloud-native applications will equip enterprises to foray into new avenues that will enable better handling of business needs by improving efficiency, through increased scalability and flexibility. Industry-standard technologies are transforming at an unfathomable pace and to deliver and develop timely and high-quality applications, the demand for a highly automated development platform is gaining momentum. Various studies suggest that mid-sized and large enterprises rapidly adopt low-code development technologies for: Faster application delivery High demand for tech talent Growing borderless (hybrid workspace) TCS MasterCraft™ for rapid web application development is a platform that has low code development capabilities to accelerate the development of modern, microservices-based, cloud-ready, responsive applications in the latest technology through visual modeling and wizard-based drag-and-drop user interface. TCS MasterCraft™ provides a state-of-the-art user interface to visually design

and generate responsive web content accessibility guidelines (WCAG)--compliant web applications using drag-and-drop editors. The product also provides a wizard-based interface for developing back-end services and data layers seamlessly integrating with the user interfaces through a visual editor. In accordance with the market needs, TCS MasterCraft™ regularly upgrades the supported technology stack so that the application development platform users with low code capabilities can quickly upgrade their existing applications with minimum business disruptions. Customize UIs for new and existing applications: Users can create customized UIs for the new application using drag-and-drop widgets and visual editors. For existing applications, users must import the UI as a wireframe or extensible markup language (XML) created using external tools. Click to learn more about UI Modernization using TCS MasterCraft™. Develop a service layer model: Users can leverage the Service Modeler to accelerate the development of the service layer model and the business functional layer. The model also supports multiple databases, including relational database management system (RDBMS) and not-only SQL (NoSQL) databases. Create and edit industry-compliant applications: Users can leverage TCS' proven code generation models and create code compliant with industry standards through automation in their choice of technology. An Intelligent code editor enables users to customize and edit business logic through intuitive and predictive features. Execute end-to-end application testing: Users can generate JUnit test cases for all boundary conditions and consumer-driven contracts (CDC) for end-to-end testing of APIs. It executes react-based test cases with absolute automation for user-interface testing. Tailor UI and microservices packaging: Users can package the generated UI screen and microservices based on their preferences into Java Archive (JAR) or Web Archive (WAR) files or as docker containers using the deployment editor. Deploy and manage applications on-prem and cloud: Users can generate deployment script for Kubernetes container manager to deploy the generated application on major cloud platforms and on-premises data centers. Why choose TCS MasterCraft™ for application development? Enhanced productivity: Experience 30% improved productivity by eliminating the need to write boilerplate code using auto code generation. High-quality deliverables: Achieve uncompromised code quality as the code is generated per industry standards and passes through SonarQube. Faster time-to-market: Realize microservices at the earliest in both on-premises and on-cloud options. Decentralized development: Accomplish decentralization through independent development and testing of microservices. Agility: Experience agility as users quickly pivot to new application designs based on the dynamic market with citizen developers. Multiple deployments: Gain deployment advantage on all major clouds through support for packaging microservices into Docker containers and orchestrating using Kubernetes. Continuous improvement: Achieve error-free application in the presentation layer over time by accumulating reliable design templates. No vendor lock-in: Avail product flexibility as open-source technologies, libraries, and frameworks are used for code generation. A Pragmatic Approach for Continuous Technology Upgrade TCS MasterCraft™ for UI modernization The ultimate guide to optimizing application performance UI and UX Modernization - Totally Worth the Investment Connect with us to know how TCS MasterCraft™ can help you Theme Font size Line height =====

# TCS MasterCraft™ for connected intelligence

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**Solution TCS MasterCraft™: Enabling Cognitive and Intelligent Automation Highlights**

On this page

Challenges Overview Our solution Generative AI Analytics apps Decision automation Machine learning Data integration and preparation Benefits Ready to get started Find out more

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**Figure 1: Architectural diagram of the solution**

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Powering AI-driven digital transformation and innovation

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Artificial Intelligence is transforming the way we live, work, and interact with one another and this has affected every industry, from manufacturing to retail, healthcare, banking, insurance, and others. Companies often face significant challenges in delivering AI use cases to businesses that are repeatable, responsible, and trusted so that the entire company becomes AI-enabled. The primary challenge lies in integrating AI into existing processes and systems, which implies identifying relevant application scenarios, fine-tuning AI models to scenarios, and ensuring that AI is seamlessly blended with the existing system. Since operationalizing the use cases for businesses require collaboration among multiple teams and most of the available tools require core data science

involvement, the backlog for data science teams continues to grow, resulting in delays and extended time to market. TCS MasterCraft™ for connected intelligence is a unified AI platform for data engineers, data scientists, ML engineers, prompt engineers, and business analysts to collaboratively implement and operationalize predictive and generative AI use cases for business at scale. This enables accelerating the proliferation of purposive AI agent-based AI use cases across the enterprise to enhance and automate tasks for employees, customers, and business processes. The platform delivers comprehensive yet modular capabilities to address data integration and preparation, predictive and generative AI, decision orchestration, analytics app builder, and insight activation APIs for enterprises to successfully operationalize AI use cases. The platform allows IT and business teams to rapidly create and deploy AI use cases with extreme self-service capabilities, empowering the entire organization to become AI-enabled efficiently. TCS MasterCraft™ for connected intelligence provides comprehensive end-to-end capabilities encompassing data integration and data preparation, AI/ML model build, train, and deploy, decision orchestration, and analytics app builder (Figure 1). This enables businesses to rapidly operationalize the proliferation of AI use cases across the enterprise to continuously deliver business value. The platform delivers scalable architecture built on containerized, microservices technologies which enables businesses to start small and scale. The platform also supports flexible deployment options across public and private clouds. Key capabilities of the solution include: Architecture diagram of TCS MasterCraft™ for connected intelligence, a unified predictive and generative AI platform that enables enterprises to accelerate the journey from data to business outcomes. Overview of TCS MasterCraft™ for connected intelligence TCS AI for Business Study Key Findings AI for Business Study: The Combined Power of AI and Generative AI How Generative AI is Revolutionizing the Enterprise Landscape Generative AI in retail: Reimagining value chains and CX Learn how TCS MasterCraft™ enables AI activation for translating data to smarter decisions Theme Font size Line height =====

## **Collaborate and leverage our partner programs**

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Newsroom TCS works hand in hand with world-leading investors. Related reading Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. You have these already downloaded We have sent you a copy of the report to your email again. Our partner program for TCS Customer Intelligence and Insights™ and TCS Intelligent Urban Exchange™ is designed to create an ecosystem that utilizes our partners’ skills and competencies and develops synergies to create and deliver value for our customers. The program provides our partners with the right tools and knowledge to drive revenue and profitability, enabling them to establish new revenue streams. Discover growth opportunities by joining the right partner program and build a rewarding long-term relationship with TCS. Consulting Create new revenue streams with your customers by providing onboarding services, consulting services, integration work, training, and much more. Technology If you are a technology company with tech products, we will help you discover possible synergies with your technologies and enhance value for end customers. Value-added resellers Identify and qualify opportunities and resell Digital Software and Solutions (DSS) products to your customers in addition to providing high-value implementation services. Referral Recommend TCS products to earn revenue and rewards. This is ideal for specialized consultants and service providers. TCS Intelligent Urban Exchange™ TCS Customer Intelligence & Insights™ Cognitive energy operations for next-generation sustainability You still don’t know your customers, and it’s killing you Theme Font size Line height =====

## Enterprise agile planning and delivery tool

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it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. TCS is here to make a difference through technology. We're in it for good, driving positive change for the benefit of all. Extraordinary expertise leads to remarkable results. Want to be a global change-maker? Join our team. Find the latest news about TCS in our Newsroom TCS works hand in hand with world-leading investors. Productivity increase Cost saving Defect reduction Enterprise agility, planning, and deployment CI/CD and DevSecOps Test management Idea management Generation of user stories and test cases Assessment framework Jile helps BAGIC achieve agile delivery Agile delivery management for enterprises TCS launches its latest SaaS-based tool TCS launches Jile 4.0 Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Leading the way in innovation for over 55 years, we build greater futures for businesses across multiple industries and 55 countries. Our expert, committed team put our shared beliefs into action – every day. Together, we combine innovation and collective knowledge to create the extraordinary. We share news, insights, analysis and research – tailored to your unique interests – to help you deepen your knowledge and impact. At TCS, we believe exceptional work begins with hiring, celebrating and nurturing the best people — from all walks of life. Get access to a catalog of the latest news stories from across TCS. Discover our press releases, reports, and company announcements. Products and Platforms / TCS JILE™ Portfolio planning, delivery, and management You have these already downloaded We have sent you a copy of the report to your email again. Agile teams need a simple yet powerful platform to manage their pragmatic continuous delivery. To continuously deliver in a rapidly changing technology era, teams must embrace agile, portfolio, and quality management practices and adopt strong automation platforms. Leveraging Jile, TCS has developed an enterprise multimodal planning and delivery platform that helps manage projects, plan, and automate demand-to-deploy processes. It provides an assimilated view by stitching various DevSecOps tools—out-of-the-box integration for leading tools and open architecture to create adapters and plugins. Significant increase in productivity Reduces Total Cost of Ownership Significantly reduces defects Manage value streams, plan portfolio backlogs, and implement portfolio governance Multi-modal environment, one-click build, deploy, test, and release through CD Orchestrates and integrates for a holistic view and a no-frills end-to-end solution Supports agile frameworks, OKRs, KPIs, N-level hierarchy, Agile Release Trains, release on demand Identify and fix security vulnerabilities through DevSecOps User-friendly, flexible, configurable web-based front end 01. Enterprise agility, planning, and deployment Jile provides capabilities for defining work entities such as

initiatives, capabilities, features, tasks, and tests, planning roadmaps, tracking releases, defining development sprints, prioritizing backlogs, managing tests, and defining release pipelines for continuous integration and deployment. Jile benefits:

02. CI/CD and DevSecOps Jile has a state-of-the-art DevSecOps insights module interface with a predefined pipeline tools pack. The insights module also enables the definition and configuration of pipelines through its built pipeline-as-a-code facility.
03. Test management Jile is powered by a comprehensive and collaborative test process management system for a wide range of testing needs, from requirement-driven, functional, and regression testing to multi-entity testing. It enables robust process governance and visibility across the lifecycle through flexible reporting and analytics.
04. Idea management Jile's idea management captures ideas from licensed users and other stakeholders, including customers, and helps nurture them systematically. It provides a choice to come forward and submit ideas, create communities, and initiate discussions based on the topics posted.
05. Generation of user stories and test cases Jile is powered by AI-augmented DevSecOps practices to optimize the software delivery lifecycle.
06. Assessment framework Jile's inventory management platform enables enterprise application teams with IT application inventory collection and analysis of IT applications on business, technology, cost, and operational aspects by collaborative information gathering. The platform helps enterprise IT teams:

Success Story - Bajaj Allianz General Insurance Company Achieves Faster, High-Quality Daily Deployments with Jile

TCS Launches Jile™ to Help Digital Enterprises Embrace Agile Delivery at Scale

TCS Launches Jile™ 5.0, a Major Release of its SaaS-based Enterprise Agile Tool, with Enhanced Portfolio Capabilities

Press release- TCS Launches Jile™ 4.0, Enabling Enterprises to Customize their Agile Transformation Journeys

Overcome value stream bottlenecks.

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