

Finacle Digital Engagement suite

One suite

Multiple capabilities

Truly engaging customer experiences





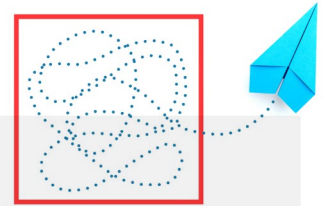
**Superior
engagement can
drive accelerated
growth**

Opportunity in the age of the empowered customer

Are you ready to take it?

Digital banking customers are super-powerful. Well-informed, sophisticated, and wired, challenging banks on every front. They don't seek traditional banking products and services, but rather, solutions that enhance financial well-being by enabling them to save, spend and invest more wisely. They demand personalized, frictionless experiences throughout their journey, and seek new digital options including AI-led touchpoints; collaborative service models, and intelligent offerings such as robo- advisory.

Fortunately, banks can tap a host of digital technologies to fulfill their needs. This is just as well, as the consequences of ignoring their customers' needs can be swift and brutal, given the ease and willingness with which they switch banks. Open banking is fueling this trend, allowing more such disruptors with unique propositions to enter the fray. Such changes present both rewarding opportunities and tricky challenges. But the window of opportunity is limited. Only ready banks will reap the benefits.



STEP OUT OF THE SILO

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

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

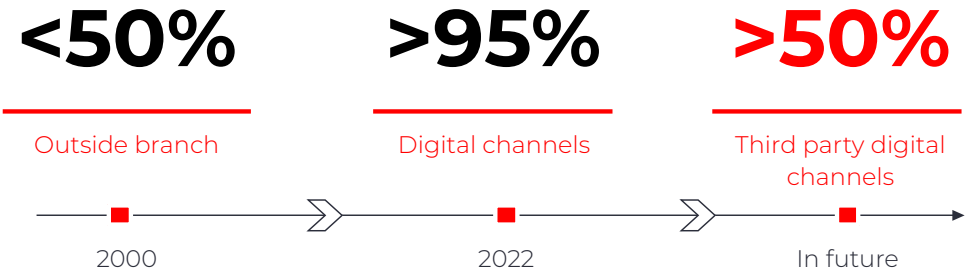
Banks need to break these silos with a holistic approach to customer engagement and experience management that puts customers at the center of every interaction, anticipates customer needs, and fulfills them equally well on all channels and devices.

Customer journeys are evolving rapidly

Maximize digital engagement

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

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



Digitization is enabling a shift in customer engagement dynamics



Introducing Finacle Digital Engagement Suite



Finacle Digital Engagement Suite

An engagement and innovation powerhouse

The Finacle Digital Engagement Suite is an advanced omnichannel solution that helps banks - onboard, converse, service, and sell better - retail, small business, and corporate customers. The suite offers a broad range of traditional, modern, and emerging channel experiences across end customers, bank staff, external partners, and trusted third parties via APIs.

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

Industry analysts have consistently recognized the suite as a market leader for its modern architecture and delivering impressive results for its clients. The suite covers the needs of financial institutions across their transformation journey. Our comprehensive platform enables financial institutions of all types– traditional, digital-born, global, and regional – to grow on the strength of their superior customer engagement.

Highlights include:

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

Digital Engagement Suite – a comprehensive set of 15 solutions

- Digital Engagement Hub
- Online Banking
- Mobile Banking
- Direct Banking
- Digital Onboarding
- Youth Banking
- Mobile Teller
- Remote Banker
- Conversational Banking
- Alerts
- Finanz Tools
- Customer Assist
- Digital Wallet
- Smartwatch Banking
- Information Reporting

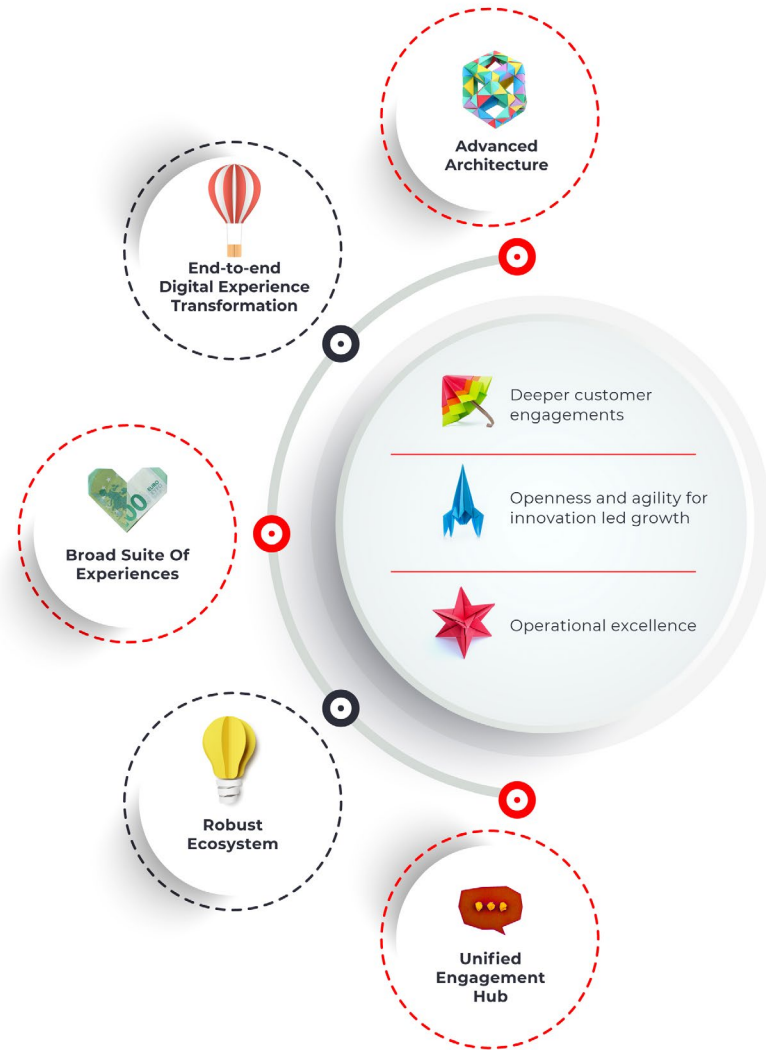


Our promise: Your bank, shaped around your customers

Exceed expectations on engagement, innovation and operations

The core promise of the Finacle Digital Engagement Suite is to enable banks to drive deeper customer engagements, openness and agility for innovation-led growth, and digital operational excellence.

This is made possible by a unified engagement hub, a broad suite of digital experiences, industry-leading architecture, a robust ecosystem and experiences that are transformed from end-to-end.



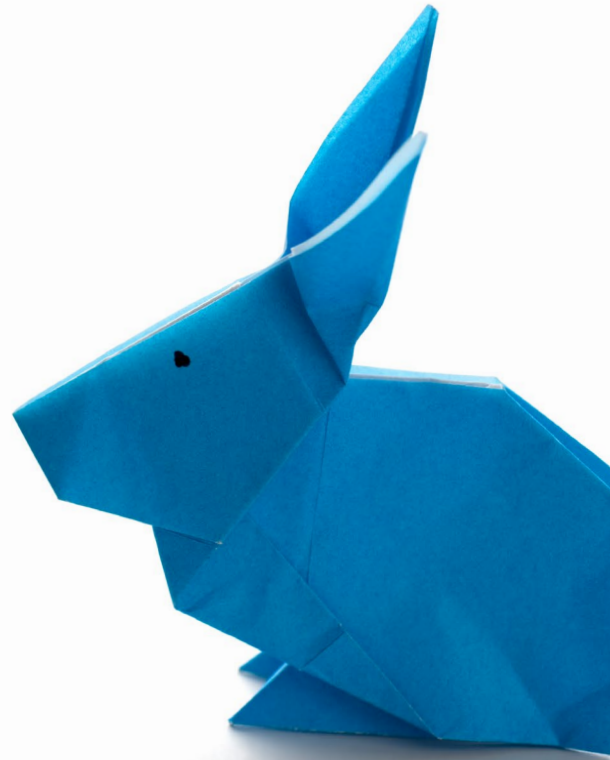


Santander Global Connect allows us to help UK businesses of all sizes to seamlessly manage their international transaction and cash management banking needs, as well as to develop and grow relationships with existing customers and support the international growth needs of new customers. There has never been a more important and exciting time for businesses to consider international expansion. The tool is crucial to assist both customers and our own international banking strategy, now and in the future.

John Carroll

Head of International and Transactional Banking,
Santander UK





Our approach to help you engage better

Better conversations
with timely insights and
relevant messaging



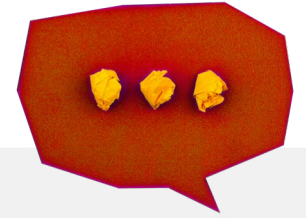
Unified engagement hub

Powering contextual and personalized interactions

The Finacle Digital Engagement Hub is an enterprise-class system of engagement powering insights-driven personalized customer experiences across channels, applications, and devices. The hub works seamlessly with all back-end applications such as core banking, trade finance, payments, etc., as well as channel applications such as mobile banking, branch, and chatbots, offering extensive capabilities to design customer-centric processes driving consistent cross-channel journeys. A robust set of APIs delivers personalized experiences on various channel applications.

Working seamlessly with Finacle and non-Finacle applications, the hub allows banks complete flexibility in designing IT strategies.

Embedded analytical capabilities and unique engagement architecture provide contextual and personalized interaction and experiences across channels and devices. Banks may deploy the hub independently or integrated with other Finacle channel solutions.



Highlights include:

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



Our quest for undisputable and unquestionable digital dominance is based on the premise of delivering our customer first promise. We centered our digital innovation around customer experience through iterative improvements consolidated on an Omni Channel Hub provided by Infosys Finacle. Customers now have 24*7 secure access to carry out banking transactions from anywhere in the world and this has translated into massive increase in the adoption and activity rate on this platform across 20 countries in Africa.

Kennedy Uzoka

Group Managing Director/
Chief Executive Officer,
United Bank for Africa PLC



2

Robust capabilities and ecosystem

Empowering you to innovate rapidly and continuously

The comprehensive capabilities of the Finacle Digital Engagement Suite help banks onboard, converse, service and sell better their retail, small business and corporate customers on various channels and applications.

The native capabilities of Finacle combine with partner solutions available in the Finacle App Center to provide a marketplace of solutions that help banks to innovate rapidly and continuously.

Beyond technological prowess, the ecosystem approach of Finacle brings banks in touch with a vast business networks where they can tap popular non-financial offerings and present them to customers to deepen engagement.

Highlights include:

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





With the presence of Pinang, Bank BRI Group is able to reach more volumes of customers in Indonesia at high speed (from application to disbursement in less than 10 minutes without a face to face meeting). Pinang is BRI's radical innovation catering to the ultra-micro customers creating a seamless and economical onboarding process. The reimagined process provides a faster, cheaper and safer digital lending in Indonesia. With the persistent support of the Infosys management and the robust Infosys Finacle digital banking suite, BRI's vision of accelerating Indonesia financial inclusion is one step closer.

Kaspar Situmorang

EVP, Digital Center Of Excellence,
Bank Rakyat Indonesia





Broad suite of experiences

Let customers experience your services everywhere

Finacle, along with its ecosystem partners, offers retail, wealth, small business, and corporate customers banking experiences for multiple demographics on a broad range of traditional, modern, and emerging channels, devices, and applications which includes assisted channels such as branch, agents, relationship managers and across self-service channels which include kiosks, ATM, mobile banking, online banking, wearables, IVR, etc.

The suite offers services for internal users, such as bank employees as well as external users, such as agents and partners, support for new age channels such as touch and chat, and voice-based conversational devices such as Alexa, google home, etc.

The suite enables to seamlessly connect and engage with third-party services covering third-party apps, fintech partners, and other financial institutions to seamlessly connect with the bank's ecosystem using open APIs.

The suite offers frictionless connectivity with multiple host systems such as Core, CRM, treasury, trade cards, and others.

Highlights include:

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





It has always been our endeavor to build lasting relationships with customers by offering simple, fast, and contextual banking solutions and experiences with improved convenience. In line with this vision, we have introduced this service on WhatsApp, one of the most popular instant messaging applications in the world. Our retail customers can execute a host of their banking requirements on their own, without visiting a branch, instantaneously and securely. With Finacle Conversational Banking and Remote Banker we can now tap into the growing prominence of social media in everyday life. We expect this simple and convenient form of banking to add immense convenience to our customers and hope to see its rapid adoption in the months to come.

Shri Rajkiran Rai G

Managing Director & CEO,
Union Bank of India





End-to-end digital experience transformation

Assuring outcomes and success

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

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

Finally, Finacle helps banks to scale their transformation initiative through agile delivery and by providing them with the agility to learn and evolve.



Highlights include:

- Craft end-to-end customer journeys using best practices in design thinking and customer experience design
- Quick configuration of the Finacle suite for seamless execution
- Deep expertise across the experience transformation lifecycle from ideation to execution to scaling driven by an agile-led approach
- Access to niche design experts and transformation partners to transform your bank's digital experiences



... Golomt Bank's thousands of dedicated employees are striving towards improving the lives and help manage the finances of our customers through customer centric digital transformation. Throughout our continuous effort to provide our customers with the best services, Infosys Finacle's exceptional architecture has always given us the means to do so and to be always pioneer in the market.

Sainbileg Mandakh

Chief information Officer,
Golomt Bank Mongolia

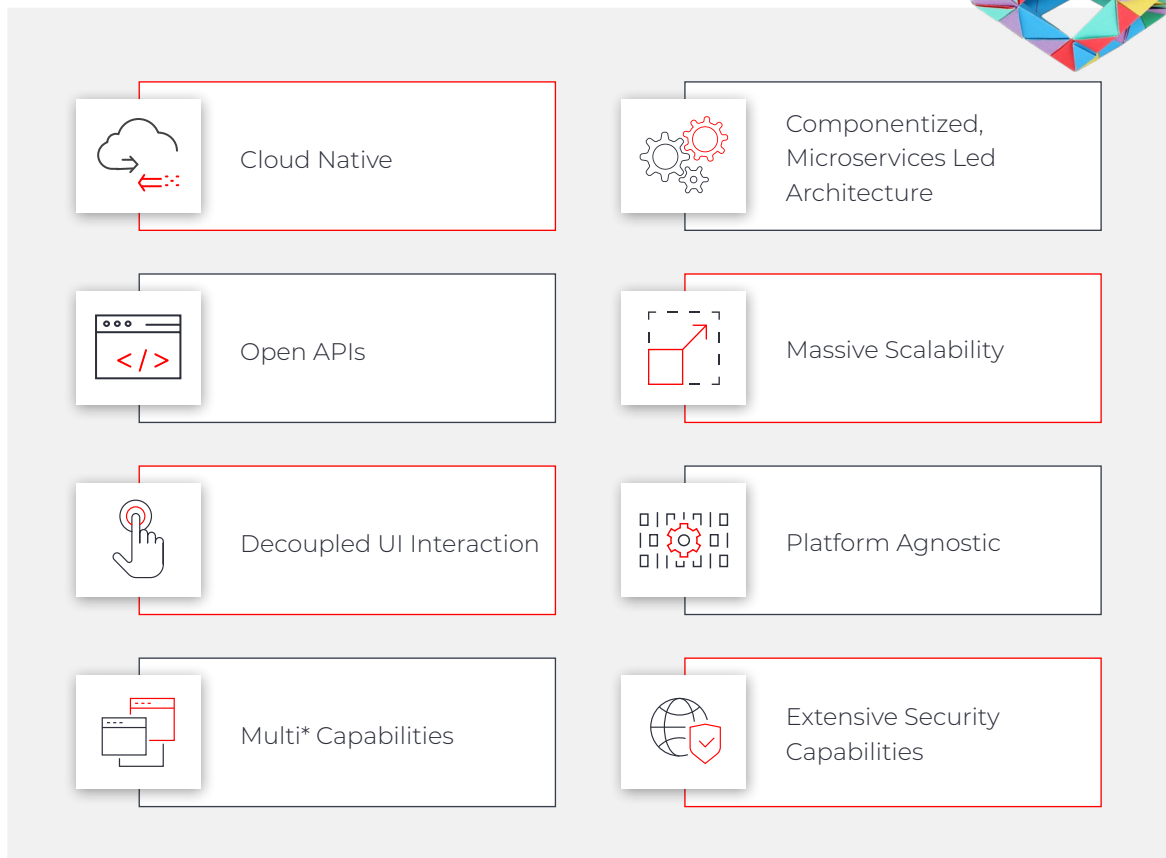
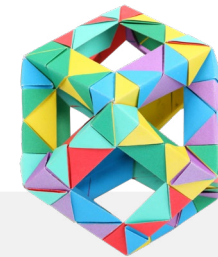




Advanced architecture Engage customers with a robust foundation

Banks need a firm foundation of open platform and modern technology stack to take full advantage of evolving digital technologies.

The Finacle Digital Engagement Suite provides that to banks, to keep pace with technological change as well as future-proof investments with easy and componentized upgrades.



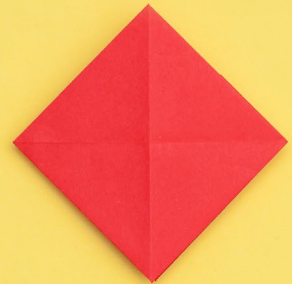
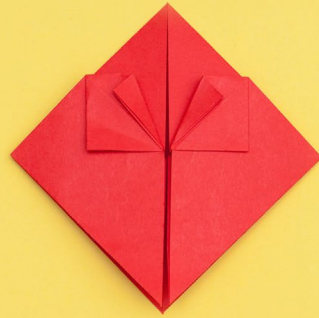
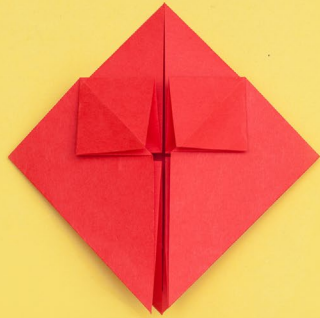
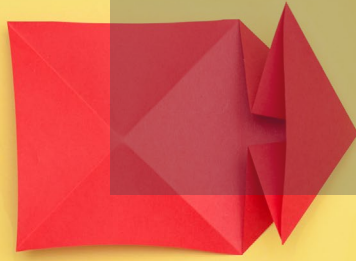
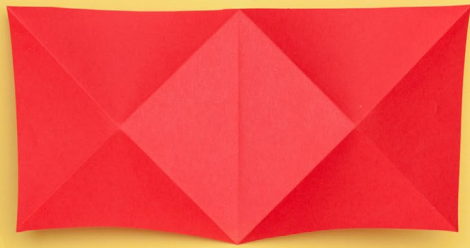


Emirates NBD has been successfully collaborating with Infosys Finacle for over 14 years.... Introducing Infrastructure as a Service (IaaS) was one of our key transformation initiatives to revolutionize our infrastructure platforms with automated provisioning and CI/CD capabilities, along with modernizing and streamlining our processes for Change Management, Patch Management, Vulnerability Management and Demand Management. As a result ENBD can deploy a full Finacle Core Banking production instance in less than four hours.

Adrian Hobbs

SVP Technology Platforms and IT Operations, Emirates NBD





Key markers of success

How our solution suite helps
you Engage, Innovate and
Operate Better

Multi-layered engagement

Deeper customer engagement powered by our engagement architecture

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

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

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



Customer knowledge:

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



Preferences:

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



Situational information:

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



Channel of interaction:

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



... The mobile on-boarding experience sets the member expectation, we wanted to clearly signal to a new member that they can expect a highly satisfying and effective banking relationship with us. The result of this work is a best of breed gateway into our business for all new members, including those sitting at the tech-savvy end of the spectrum, that delivers on an expectation of best practice user experiences. Infosys Finacle provided us with the benefit of deep aggregated experience in the sector to deliver a pleasingly frictionless on-boarding process that clearly positioned Australian Military Bank's member-first mindset.

Enis Huseyin

Chief Information Officer,
Australian Military Bank



Drive innovation-led growth with openness and agility

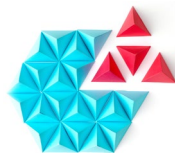
Think innovation.
Shape innovation.
Make innovation.

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



Unified digital factory to accelerate innovation internally

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



Growing marketplace for innovations

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



Accelerating innovation with external ecosystem

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



Agile approach

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



NCB recognizes that competitive advantage lies in being 'first to market' with financial solutions that maximize the use of technology and fit the various lifestyles of the customer segments that we serve. This has led to an innovation strategy that encourages employees, rewards new ideas, and manages and maintains a portfolio of innovation investments and initiatives over time. Our partnership with Infosys Finacle has been a rewarding experience. We have benefited from the team's expertise, and their commitment to quality and customer satisfaction has helped us to deliver world-class digital financial services to our customers.

Nadeen Matthews Blair

Chief Digital and Marketing Officer and
Chief Executive Officer
NCB Foundation, Jamaica



Digital operational excellence

With Finacle, banks can enhance their operational excellence

Digitization Transformation has opened up new opportunities for neo banks and fintech's to offer differentiated services and lower cost, re-writing efficiency norms. To compete against the digital native players, banks need to invest in new technologies such as AI and Automation and process optimization to digitize and automate ubiquitously to reduce costs and service better to drive operational excellence.



Optimizing cross channel processes

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



Technology harmonization

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



Enterprise-class suite

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



Multi-dimensional digital hubs

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



We at SIB set a very ambitious goal for ourselves, in not only wanting to create a secured, digital-first and intuitive banking experience but also in doing it in a very simple manner for our customers. To be successful, we needed IT partners who are very knowledgeable, reliable, flexible, and with proven industry experience. Infosys Finacle has proven to be all that and more.

Jassem Alblooshi

Head of Organizational Excellence,
Sharjah Islamic Bank





Experience That Speaks for Itself

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

Industry leading solution

FORRESTER®

Rated as a leader in The Forrester Wave™

Digital Banking Engagement Platforms, Q3 2021
Digital Banking Engagement Hubs, Q3 2021

FORRESTER®

Rated as a leader in The Forrester Wave™

Digital Banking Processing Platforms For
Corporate Banking, Q3 2022

CELENT

**Rated as a leader among Digital Banking
Channels Platforms in Celent ABCD`**

Modern Digital Banking Channels Platforms,
2020 (Global Edition)

Gartner®

Infosys Finacle was rated as a leader, 14th time
in a row in 2022 Gartner® Magic Quadrant™ for
Global Retail Core Banking

Referring to Finacle Digital Engagement Suite, Jost Hoppermann, VP and Principal Analyst, Forrester writes in the report 'The Forrester Wave™: Digital Banking Engagement Platforms, Q3 2021'

“ EdgeVerve stands out with a rich application architecture and delivery options... In addition to a host of rich functional, technology, and architecture enhancements, the solution's well-defined roadmap also features many differentiators, such as hyperscalable APIs and machine learning and deep learning for security purposes... The solutions offer very broad and rich retail, business, and corporate banking capabilities... solution's application architecture is well defined, offers banks a variety of delivery options in the cloud, and continues to stand out for its preventive maintenance service... EdgeVerve is a strong fit for banks that seek an advanced solution without any significant gaps and a product roadmap promising a similarly advanced solution in the future...”

Most awarded solution suite in the industry

Finacle and its clients have won 26 industry awards for exemplary transformation programs in the year 2021. This makes Finacle the most awarded solution suite in the industry.

Celent Model Bank Award 2021

- Bank BRI – Pinang

Juniper Future Digital Awards

- Kasikorn Line - LINE BK

Global Banking and Finance Awards

Infosys Finacle

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

With clients

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

IBSi FinTech Innovation Awards

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

MEA Awards

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

IBSi NeoChallenger Bank Awards

- Emirates NBD Liv.
- Kasikorn Line

The Asian Banker Awards

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

MEA Finance Awards

- Digital Banking Provider of the year – Infosys Finacle



Delivering engaging customer experience

Get ready to reimagine customer engagement

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

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

Contact us today:



finacle@edgeverve.com



www.finacle.com



www.linkedin.com/company/finacle/



twitter.com/Finacle



Why we exist

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

How we do it

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

What we offer

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

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



For more information, contact finacle@edgeverve.com

www.finacle.com

©2024 EdgeVerve Systems Limited, a wholly owned subsidiary of Infosys, Bangalore, India. All Rights Reserved. This documentation is the sole property of EdgeVerve Systems Limited ("EdgeVerve"). EdgeVerve believes the information in this document or page is accurate as of its publication date; such information is subject to change without notice. EdgeVerve acknowledges the proprietary rights of other companies to the trademarks, product names and such other intellectual property rights mentioned in this document. This document is not for general distribution and is meant for use solely by the person or entity that it has been specifically issued to and can be used for the sole purpose it is intended to be used for as communicated by EdgeVerve in writing. Except as expressly permitted by EdgeVerve in writing, neither this documentation nor any part of it may be reproduced, stored in a retrieval system, or transmitted in any form or by any means, electronic, mechanical, printing, photocopying, recording or otherwise, without the prior written permission of EdgeVerve and/or any named intellectual property rights holders under this document.