

# Finacle Corporate Banking Suite

Accelerate digital transformation





# Corporate banking business today

## Battling headwinds in all directions

### The story so far

The corporate banking business has been battling strong headwinds for some time now. The geopolitical and macroeconomic conditions have remained uncertain. Time and again, regulators have piled pressure on banks to cut non-performing assets and shore up capital, further increasing compliance costs.

Also, incumbents have stretched prices to breaking point. And new competitors with better offerings are striving to disrupt the old order, raising the bar for customer experience. The arrival of the pandemic and the resulting disruption further unshackled the old norms. The corporate banking segment is in digital overdrive, making shifts that are profound and irreversible. Even as it sheds inertia and embraces a deep digital reset, concerns persist, threatening the outlook.

### Lending remains sluggish

Interest-based income, the segment's mainstay, remains uncertain, making the core business vulnerable.

### Profitability on the wane

On the back of loan losses and inadequate uptick in non-lending products, margins are fast shrinking.

### The shrinking loyalty factor

Customers are willing to move to the bank that understands and serves them with the most cost-efficient solutions.

### Yet readiness to transform corporate banking is low

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

### Impact on business performance and outcomes

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



**Ever-evolving  
corporate  
expectations are  
propelling banks  
towards a digital  
revolution**

# Customers' contexts, primary journeys, and intent **are shaping up distinctively**

Corporate customers have the same expectations as retail consumers for agile, tailored and seamless banking. They want corporate banks to adopt new operating models that deliver products and services across channels in a cost-effective way and fulfill their new needs through innovation:

<b>Business Customer Expectations</b>	Low-fee business checking account & card solutions to manage finances	Business loans & overdrafts with flexible repayment options	Working capital solutions such as receivables/invoice financing
	Access to trusted buyers and suppliers to expand business	Global trade solutions secured with trusted payments	Secure, fast, frictionless and cost-effective payments with favorable FX
	Wide range of liquidity & investment solutions	Payables and receivables solutions to drive efficient/smart treasury	Seamless integration of banking services with enterprise ecosystem
	...	...	...

# Consequently, corporate banks also have to evolve their offerings to meet these emerging expectations

Broadly, this journey includes:



## Digitize the core

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



## Empower RM with digital tools

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



## Drive open banking through APIs

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



## Pursue insights-driven banking

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



## Redesign channel experiences

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



## Prepare for greater regulatory oversight

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



# Its time banks accelerate digital transformation

Introducing Finacle Corporate  
Banking Suite



## Finacle Corporate Banking Suite

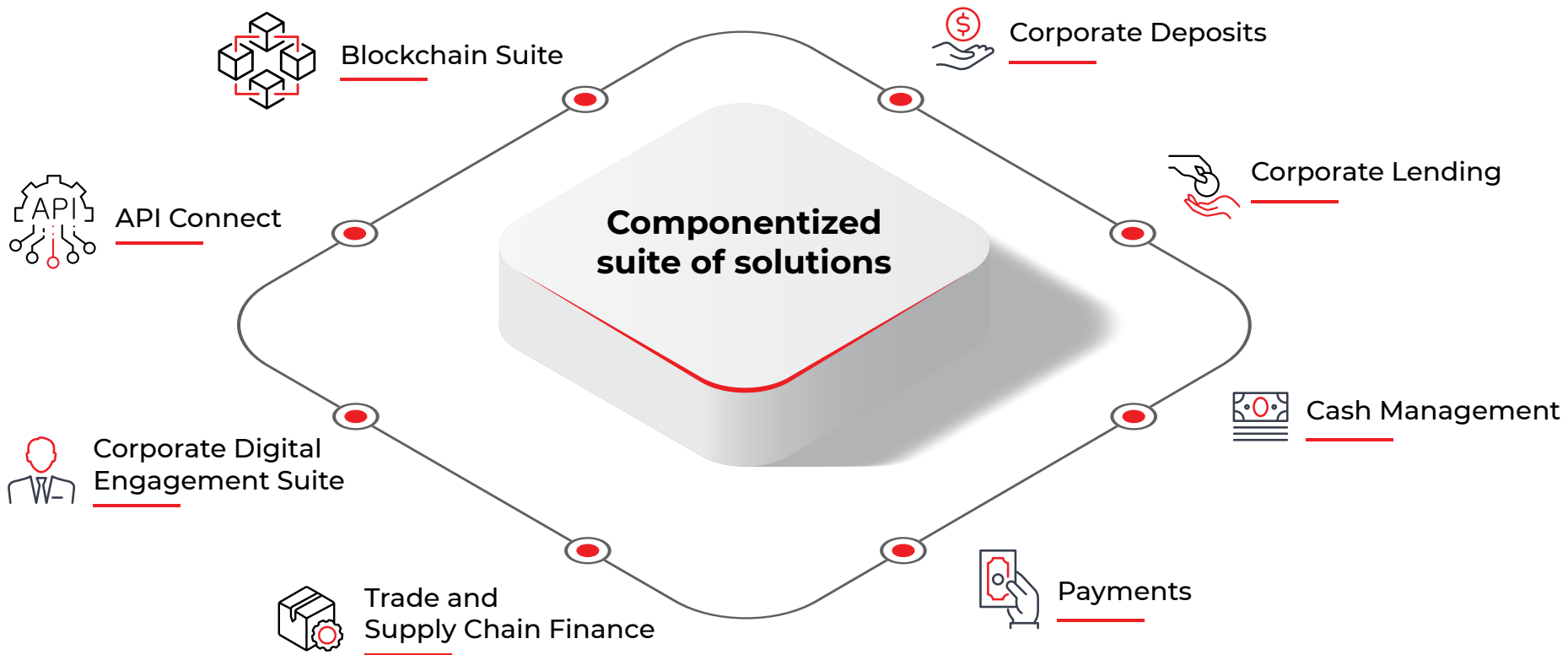
### Accelerate your journey towards truly digital corporate banking

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

The suite's corporate deposits solution provides a checking account that facilitates corporates in managing their short-term liquidity, while also providing a secure means of storing cash through term deposits. The corporate lending solution offers a diverse range of loan products for corporates, including term loans, syndicated loans, overdraft facilities, and Islamic financing with flexible drawdown management, restructuring and revocation facilities, and the ability to act as a participant lender, agent bank, and underwriter for syndicated loans.

The cash management solution offers front-to-back-office capabilities to help banks' corporate clients identify, manage, and optimize cash and liquidity better. The SWIFT certified, payments module designed leveraging ISO 20022 standards, enables comprehensive payment offerings that enable cash mobility. The trade and supply chain finance solution provides exhaustive coverage of trade and supply chain finance products to support end-to-end business lifecycle, with risk management and reporting capabilities, and compliance with global trade norms. The corporate digital engagement suite gives corporate treasurers seamless access to a comprehensive range of banking services in digital self-service mode, across channels.

Additionally, the corporate banking suite also offers a comprehensive API solution that helps unlock new business models and accelerate ecosystem innovation. The suite leverages modern technologies such as blockchain and advanced analytics to enable new-age propositions for corporate banks and their clients.

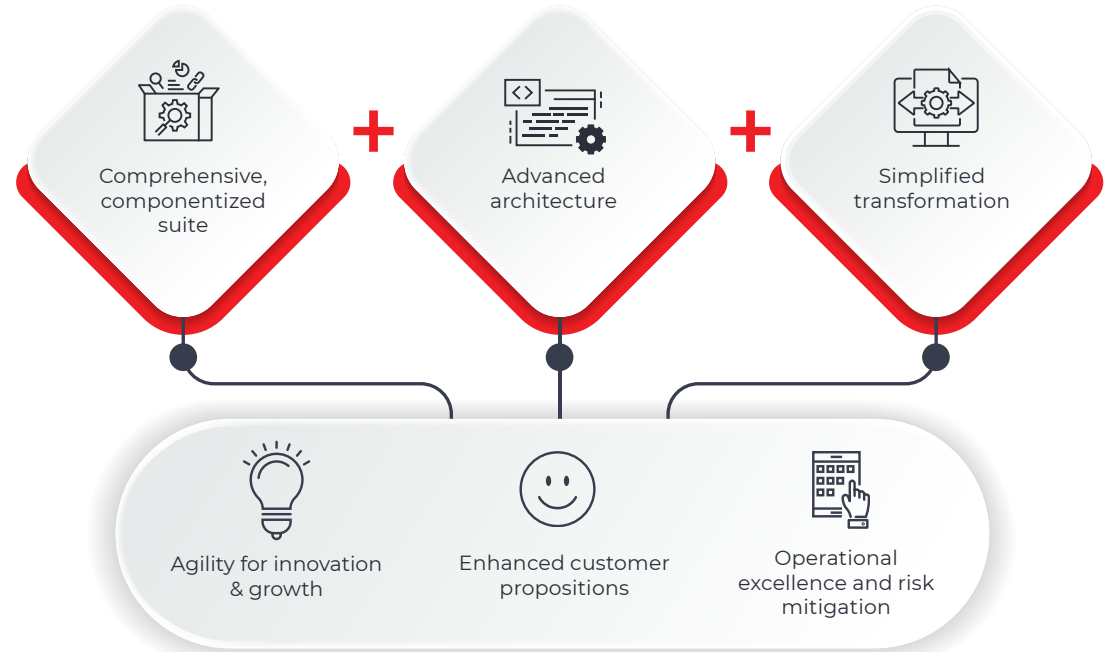




## An Industry-leading solution suite designed to accelerate your journey towards truly digital corporate banking

### Our Promise

- To empower corporate banks with the agility they need for continuous innovation and accelerated growth.
- To provide a robust platform that offers corporate customers nuanced, contextualized offerings.
- To enable extensive automation, straight through processing and operational excellence.





# Comprehensive componentized suite

Modernize at your pace

**Comprehensive,  
componentized suite**



Advanced  
architecture



Simplified  
transformation



Agility for  
innovation & growth



Enhanced customer  
propositions



Operational excellence  
and risk mitigation

## Build your corporate banking strategy with a comprehensive, componentized platform

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

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

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

### Key solutions include:

**Corporate Deposits** – Checking account | Term deposits

**Corporate Lending** – Digital loan origination | Loan servicing | Delinquency management | Securitization | Limits management | Collateral management | Covenant management | Syndication | Leasing | Term loans | Work capital loans (Overdraft) | Islamic financing

**Cash Management** – Liquidity management | Virtual account management | Cash flow forecasting

**Payments** – Payments hub (NACH/SEPA/BACS/..., RTP/Batch, Domestic/Cross-border/..) | Message hub

**Trade and Supply Chain Finance** – Documentary credits | Bank guarantee | Documentary collection | Remittances | Pre/Postshipment credit | Import bill discounting | Avalisation | Buyer's credit | Forward contracts | Factoring | Reverse factoring | Payable finance | Account payables | Invoice discounting

**Corporate Digital Engagement Suite** – Corporate online banking | Corporate mobile banking | Open APIs for integrations | Digital engagement hub | Information reporting

**API Connect** – Identity & authorization | TPP management | Business API suite | API hub | Event hub | API management solution | Developer portal

**Blockchain Suite** – Finacle Payments Connect | Finacle Trade Connect | Finance Identity Connect



# Advanced architecture

Future proof your business

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## Power your corporate banking business **with modern technology**

### Built for modularity, interoperability and openness

The Finacle Corporate Banking Suite is built on industry's most advanced architecture and enables banks to transform their business with scale and speed. The key architectural highlights are:

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

**Services oriented architecture** with a comprehensive suite of both fine and coarse-grained services, extending reusability and increasing business agility.

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

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

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

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

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

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

**Scalable, secure and proven technology**, consistently rated best-in-class by leading industry analysts

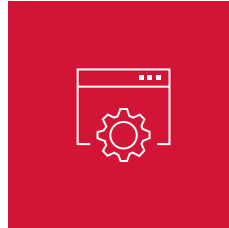
## Advanced architecture, empowering you to do more



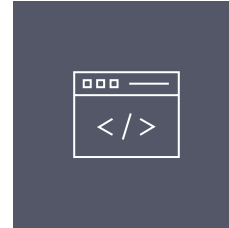
Cloud native



Enterprise-class capabilities



SOA based open solution



APIs for collaboration



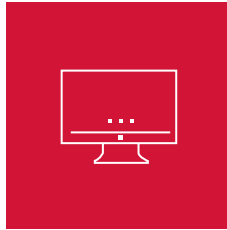
Technology platform choice



Proven scalability



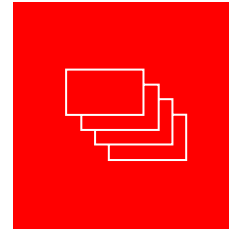
BPM & automation enablers



GUI tools led extensibility



Industry standards compliant



Multi\* capabilities



Highly secure



Truly 24x7 real-time processing



EdgeVerve (Finacle) brings APIs, integration, and application ecosystems to corporate banking. The strategy is strong on future plans for enhancing existing cloud-based offerings. The DBPP has differentiating business banking features such as preintegration of small business solutions for accounting and analytics via upSWOT. The DBPP offers strong integration capabilities including event streaming and has integrated with multiple third-party digital front-end solutions in the 12 months prior to this evaluation. Reference customers report a high degree of satisfaction with the vendor's delivery and support, available APIs, out-of-the-box security functions, and willingness to deliver in DevOps environments. EdgeVerve (Finacle) is a good shortlist candidate for banks that look for a well-designed modern architecture and that want to collaborate with a vendor using agile approaches.

### Forrester Wave™: Digital Banking Processing Platforms for Corporate Banking, Q3 2022





# Simplified Transformation



Comprehensive,  
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Advanced  
architecture



**Simplified  
transformation**



Agility for  
innovation & growth



Enhanced customer  
propositions



Operational excellence  
and risk mitigation

## Experience **simplified and risk-mitigated transformation**

Today, multiple disruptive forces are threatening the fundamentals of corporate and business banking. Fintech companies and challenger banks, with their technology led models, low costs and superior experience, are at the forefront of leading changes. As new technologies emerge, they create new markets and consequently new competition for corporate banks.

This poses challenges, but at the same time, opens up opportunities for banks that are willing to transform and meet emergent expectations. Finacle enables banks to transform with agility, and in risk-mitigated fashion.

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

### **Finacle reference bank models for cutting complexity and time:**

Leverage our rich experience in more than 100 countries, global best practices and innovations, as you transform your bank. Our reference model provides geo-specific parameterization so you can roll out

products meeting local requirements. Ready interface adapters facilitate connections with external interfaces, such as local payments systems and third-party agencies to further expedite the setup process. You can easily customize the best global process models to meet local reporting and compliance requirements too.

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

**Agile delivery for progressive launches:** Finacle implementations are done with agile methodology. Our approach enables your bank to achieve solution excellence, while frontloading risks and practicing strong governance.

# Transformation enablers to minimize risks and accelerate business outcomes

## Simplified and risk-mitigated transformation



### Reference bank

- Global best practices + innovations + localized solution
- Coverage for local products - parameterization for geospecific innovations
- Interface adapters for local payments systems and third party agencies



### Phased transformation

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



### Agile delivery

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



**Agility for innovation  
and growth**

## Making **corporate banks ready for digital ecosystems**

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

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

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



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## The Finacle approach

### Expansive feature set to power ecosystem led innovation

Open APIs for ease of collaboration with partners, FinTech companies, corporate clients, and the extended developer ecosystem.

- Finacle AppCenter offering an ecosystem of large partners and Fintech startups to complement the Finacle solution suite and provide a marketplace for accelerating corporate banking innovation.
- Blockchain based networks to digitize cross-border payments and trade finance processes.
- Extensive product capabilities such as structured products, product bundling and product templates, together with extensive parameterization to power innovation led growth.

- Access to global innovations built on best practices from implementations in over 100 countries, with localization components, to help meet local practices and extend the solution independently.
- Innovation flagship programs such as the banking visionaries' council, Finacle client advisory board, joint hackathons, and design thinking led workshops to bring together Finacle thought leaders and banking experts from across the globe for enhancing innovation.

# Enabling an outside-in and inside-out approach to pursue innovation



Partners



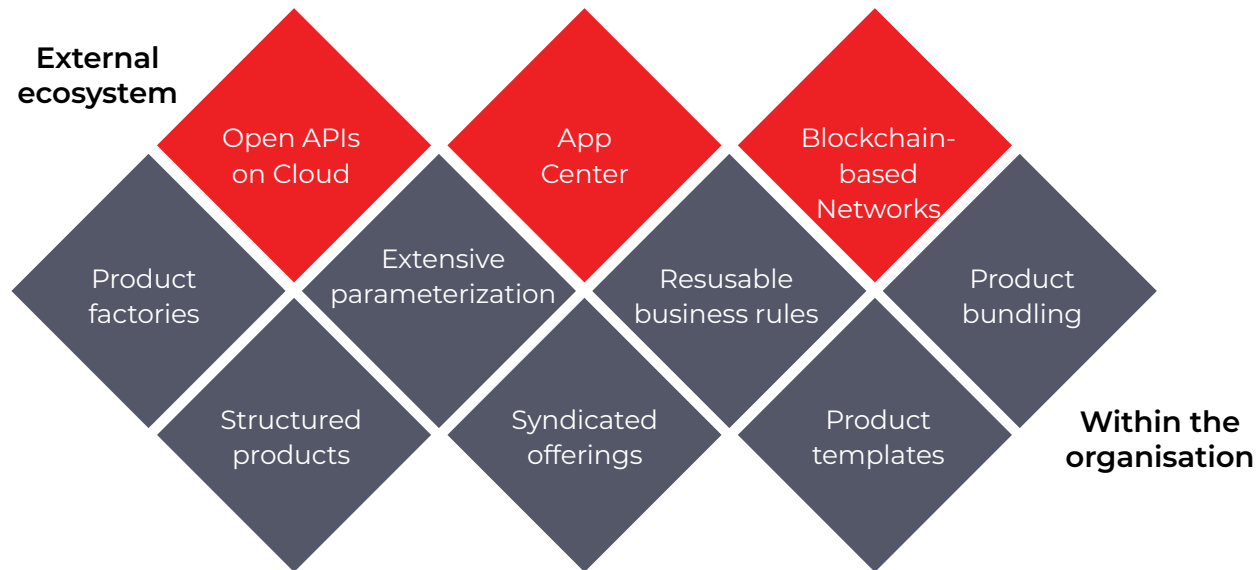
Fintech  
Companies



Third-party  
Developers



Corporate  
Customers





# Enhanced customer propositions



## Enabling consumer banking like digital experiences for your corporates

Corporate customers have the same expectations as retail consumers for agile, tailored and seamless banking. As companies rapidly digitize their business, they expect their banks to keep pace. This means corporate banks need new operating models that deliver products and services across channels in a cost effective way and fulfill new customer needs through innovation.

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





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Operational excellence  
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## The Finacle approach

### Robust capabilities to drive seamless digital experiences across channels

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



**Operational  
excellence and  
risk mitigation**

## Resetting your operational indexes for the digital world

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

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



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**Operational excellence  
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## The Finacle approach

### Wide range of automation enablers to drive streamlines business processes

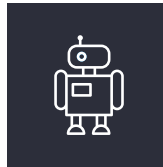
- Offers traditional automation levers such as rule based STP and open APIs across core systems to automate integration and enable seamless information flows.
- Leverage enterprise-wide process engines to orchestrate business processes and enhance automation.
- Design new standards for interoperability for the industry with firms such as BIAN and IFX.
- Accelerate operations by applying a native robotic process automation tool.
- Deliver AI driven automation through the knowledge based artificial intelligence platform Infosys Nia.
- Automate inter-organizational processes through blockchain based permissioned networks for areas such as international payments and trade finance.
- Comprehensive risk management capabilities across the core enabling unified real-time view of exposure, global limits across group entities, collateral management, and covenants monitoring for tighter control.
- Support multi-tenancy on a single instance of application, infrastructure and database enables banks to centralize operations or create regional hubs across multiple countries, time zones and languages.

## Extensive automation enablers to boost efficiency, reliability and control



### Traditional Automation Levers

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



### Robotic Process Automation

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



### Inter Organization Automation

Blockchain powered private, permissioned networks for payments and trade finance



**Join the Finacle  
Digital Banking  
Community**



## Experience that speaks for itself

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

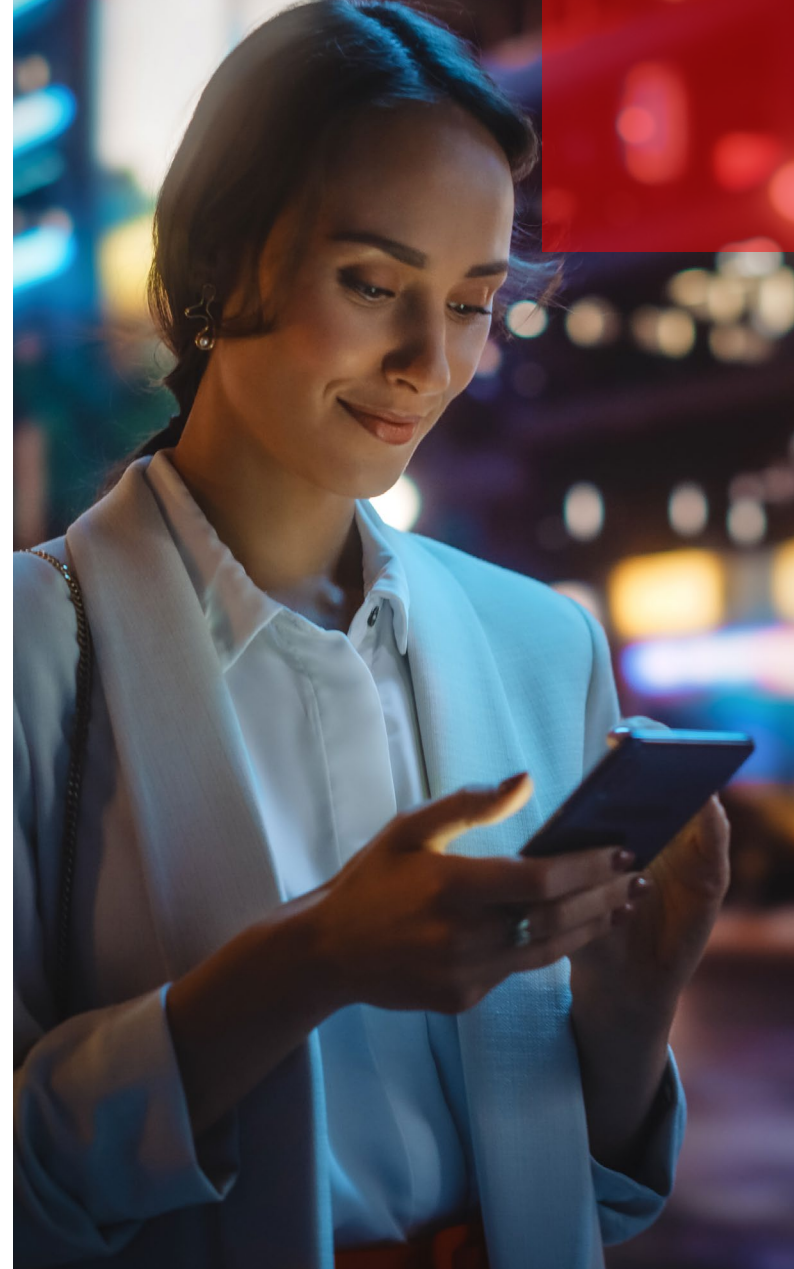
**33%** **higher returns on assets** than others, with average returns on assets at 1.2% and top-performing client at 4.7%

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**19%** **higher returns on capital** than others, with average returns on capital at 15.6% and top-performing client at 33%

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**3.9%** **points lesser cost to income ratio** than others, with the average ratio at 47.2% and top-performing client at 16%



## Industry leading solution suite

Finacle is chosen as a leader in independent industry assessments by major analyst firms.

## Gartner®

Positioned as a leader, for the 14th time in a row, in the 2022 Gartner® Magic Quadrant™ for Global Retail Core Banking

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## FORRESTER®

Rated as a leader in The Forrester Wave™: Digital Banking Processing Platforms (Corporate Banking), Q3 2022

Rated as a leader in The Forrester Wave™: Digital Banking Engagement Platforms, Q3 2021

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Rated as a leader in end-to-end Corporate banking solutions, in IDC MarketScape: Worldwide E2E Corporate Banking Solution Providers 2019



# Industry's most awarded digital banking platform

Finacle and its clients have won 30 industry awards for exemplary transformation programs in FY22. This makes Finacle the most awarded solution suite in the industry.

## Celent Model Bank 2022

- Kasikorn Line

## Global Finance Awards 2022

- Finacle Digital Banking Solution Suite – Best Open Banking and API Provider
- Emirates NBD
- Bank Raya Indonesia
- Co-operative Financial Services
- Übank
- Union Bank of India

## Banking Tech Awards 2022

- Infosys Finacle - Best Digital Solution Provider
- ICICI Bank
- Kline
- Union Bank of India

## Retail Banker International Asia Trial blazer Awards

- Übank
- Union Bank of India
- ICICI Bank
- Punjab National Bank

## The Digital Banker Awards 2022

- Infosys Finacle - Best Core Banking, Best CX Suite
- Emirates NBD - Wealth Hub of the Year

## MEA Finance Banking Technology Summit and Awards

- Best Cloud-Native Digital Banking – Infosys Finacle

## MEA Finance Industry Awards 2022

- Best Open Banking & API Banking Provider - Infosys Finacle

## IBSi Neochallenger Awards 2022

- Bank Raya
- Übank

## Finnovex Awards Qatar 2022

- Excellence in Payments – Finacle Payments Suite

## IBSi FinTech Innovation Awards 2022

- Emirates NBD

## IBSi Neochallenger Awards 2022

- Consumer Banking Solution - Bank Raya
- Best Project Implementation – Übank

## Global Retail Banking Innovation Awards 2022

- Wealth Hub of the Year - Emirates NBD
- Best Core Banking Software and CX Suite – Infosys Finacle

## Global International Financial Services Centres Authority Sprint 01: BankTech

- Winner in Buyers Credit Optimization category – Infosys Finacle

## Ready to get started?

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

Start your journey, today.



## Scale Digital Leadership

Join the Finacle Digital Banking Community. Contact us today:



[finacle@edgeverve.com](mailto:finacle@edgeverve.com)

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[www.finacle.com](http://www.finacle.com)

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[www.linkedin.com/company/finacle/](http://www.linkedin.com/company/finacle/)

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[twitter.com/Finacle](https://twitter.com/Finacle)

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## 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](mailto:finacle@edgeverve.com)

[www.finacle.com](http://www.finacle.com)

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