



**Accelerate your  
journey towards  
Truly Digital Lending**

Finacle Digital Lending Solution Suite

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# Lending is more competitive than **ever before**

The lending industry is undergoing a profound transformation, driven by a convergence of powerful forces. Economic uncertainties have prompted lenders to tighten standards, while alternative players, offering superior digital experiences, are gaining momentum. Global regulations are safeguarding customer rights and combating fraud. Amidst this, emerging technologies like Cloud, API, Artificial Intelligence, and machine learning are redefining the landscape, enabling innovative, low-cost models to challenge traditional banks.

Embracing this change is vital for success. Fintechs and newcomers are breaking barriers, securing significant market shares in various niches. In North America, almost half of personal loans originate from these new players. SME lending is also being revolutionized, with alternative lenders doubling their loan volumes in just five years, surpassing traditional banks.

New credit assessment models, driven by AI and alternative data, have led to double the loan approvals compared to conventional lenders. In this dynamic environment, incumbents must reimagine their strategies to remain competitive.

Banks need to embrace innovation, customer-centricity and agility to secure their position in the lending landscape of tomorrow.

FinTechs are gaining market



of personal loans originated by FinTechs, in 2029,USA

Increasing loan approval rates



more approvals by online lenders compared to large banks

SMEs are shifting away from traditional lenders



increase in share of SME loans, last 5 years by alternate lenders

Evolving alternate sources of funding



increase in deals since 2020 and the industry expected to grow at 23.6% CAGR

# To Succeed One Needs to Take a **First Principle Approach.**

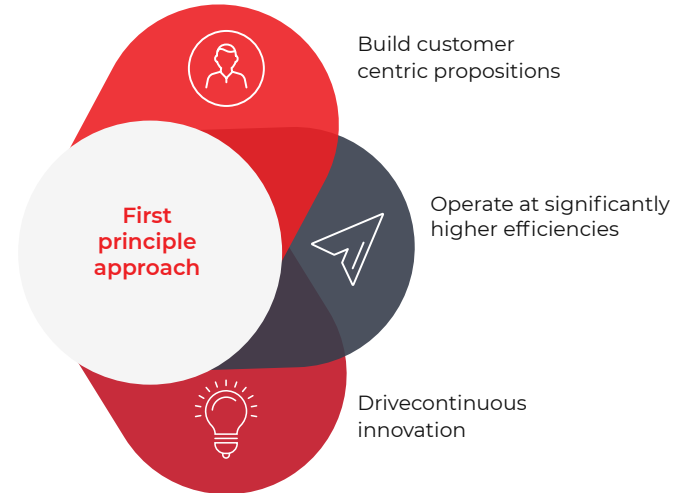
Technology has transformed how consumers engage with brands, triggering a lending revolution. Where once goods were merely tailored by demographics, now they're customized to individual preferences. Customers expect digital experiences akin to other industries, demanding better pricing, quicker approvals, and seamless interactions for loans from application to servicing. Banking customers crave easy online applications, transparent rates, and increased control over their loan products. To flourish in this digital era, banks must adopt first-principle thinking and reimagine their lending business, catering to the tech-savvy consumer. Embracing innovation is essential to meet rising expectations and stay competitive in the ever-evolving lending landscape.

This transformation involves three critical steps:

- 1. Build customer-centric propositions:** A modern digital platform is vital for customer-centric lending. It offers instant access to loan processes, configurable products, and hyper-personalized offers, seamlessly integrated into their journeys.
- 2. Operate at significantly higher efficiencies:** Digital lending platform boosts efficiency, enables paperless operations, reduces human intervention, and enhances transparency with end-to-end automation

**3. Drive continuous innovation:** Platform fosters innovation, transcending traditional lending models. APIs enable collaboration, expanding offerings like marketplace lending and syndicated products

By adhering to these steps, banks can navigate the dynamic digital landscape, meeting customer demands and staying at the forefront of the ever-evolving lending industry.



# Finacle Digital Lending Solution Suite

Accelerate your journey toward a truly digital lending platform

The Finacle Digital Lending Solution Suite is an enterprise-class, multi-segment, multi-product solution that helps both banks and other FIs originate and service loans across customer segments. The comprehensive solution suite supports the entire loan lifecycle digitally to drive agility in lending, improve risk management, and deliver better operational efficiencies. Finacle brings rich experience in digital lending transformation having delivered more than 480+ lending deployments in over 90 countries.

Industry analysts have consistently recognized the Finacle Digital Lending Solution Suite as a market leader for its componentized suite, advanced architecture, and comprehensive capabilities across the lending value chain. Finacle has helped banks and lending-focused financial institutions around the world reimagine their business with digital technologies, such as advanced analytics and AI, to launch tailored products, drive operational excellence, innovate with agility, and enhance customer propositions while managing lending risks.



## A solution for diverse institutions

Solution used by financial Institutions of diverse specialties and sizes including large traditional banks and neo-banks.



## Complete Digital Lending Lifecycle

Built to support a complete end-to-end digital lending lifecycle from onboarding to origination to loan management. It also supports limits, collaterals, leasing and covenants management



## Multi Enabled

Solution enabled for multiple-languages, entity, time zones, channels



## Advanced technology

Advanced cloud-native solution built on principles of interoperability and openness for collaboration



## Platform Agnostic

The enterprise solution works seamlessly with Finacle as well as other core banking, channel and CRM applications.

# Our Promise:

An industry-leading solution suite designed to accelerate your lending transformation journey



# Comprehensive, integrated digital lending capabilities

Future-proof your lending strategy

**Your Bank**

## Credit Application

John

**A. General Questions**

Proposed Insured's Name: \_\_\_\_\_  
(Please use capital letters)

Birth Date: \_\_\_\_\_

Address: \_\_\_\_\_

Phone Number: \_\_\_\_\_

Gender:  Male  Female

Single  Married  Divorced  Others \_\_\_\_\_

Email Address: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

Are you a retiree?  Yes  No

**Life Coverage**

Spouse:  Yes  No

Plan Choice: \_\_\_\_\_

Children:  Yes  No

Plan Choice: \_\_\_\_\_

SSN No.	Relationship to proposed insured	Age	Sex

**Life Policy**

Units \_\_\_\_\_

Payment Mode:  Annual  Semi-Annual  Monthly PAT (complete)

Cash with Application: \$ \_\_\_\_\_

Planned modal premium: \$ \_\_\_\_\_

Annual Premium: \_\_\_\_\_

**Terms & Conditions**  
Improvement should be measured regularly and assessed in order for you to know what's beneficial and what is not. This will help you set new targets.

Signature: \_\_\_\_\_

# Comprehensive, Componentized Lending Suite

Modernize at your pace

Globally, lending is becoming more complex. At the same time, banks' legacy technology is driving up loan acquisition and servicing costs. Ever-increasing customer demands, competitive market pressures, regulatory requirements, and credit and operational risk are strangling lending growth. The need of the hour is a comprehensive, modern, and robust lending solution suite to drive innovation and build the latest capabilities.

The Finacle Lending Solution Suite exceeds these expectations to give banks a comprehensive lending platform that manages the entire loan lifecycle digitally. Its componentized solutions help to build customized products based on business priorities and support flexible deployment or upgrade of components. What's more, Finacle enables banks to transform at one go, or in a progressive, phased manner.

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



## Digital Onboarding

Retail loans |  
Corporate loans



## Loan Origination

Retail loans |  
Corporate loans



## Loan Management

Retail lending |  
Corporate lending



## Leasing

Lease & asset life-cycle  
management



## Limits

Manage global limits  
and exposure



## Collaterals

Automate evaluation &  
monitoring of  
enterprise collateral



## Covenant

Manage, track and  
effectively monitor  
covenants



# Loan origination – A truly digital onboarding experience

An enterprise-class capability to support the application life-cycle



## Digital Onboarding

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Finacle offers an enterprise-class, multi-segment, multi-product digital onboarding solution. The cloud native solution built with low code studio capabilities, offers extensive configuration capabilities to design customer-centric, end-to-end digital onboarding processes. Built for mobile-first strategies, the solution enables banks to set up and drive omni-channel onboarding experiences, across lines of business. With Finacle Digital Onboarding, banks can define persona-purpose-specific interactions. Also supports content-specific accessibility in a given application for the various actors such as the primary applicant, guarantor, co-applicant, and others involved.

The solution offers key capabilities such as simplified form fills, OCR-based data capture, Utility /national ID-based digital KYC, along with biometrics, liveness tests, e-signatures, document uploads, and data extraction. With the solution, the end customer can simulate, visualize, analyze, and compare various loan products.



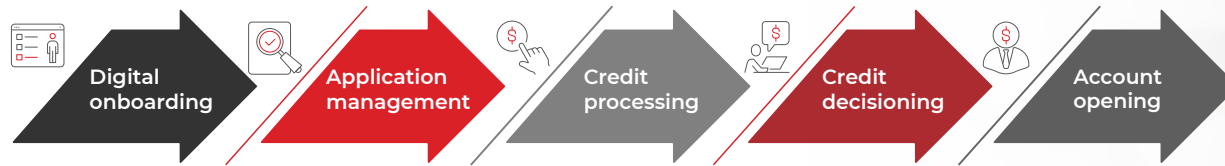
## Loan Origination

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Finacle Origination is an enterprise loan origination solution to simplify the complete credit lifecycle, across retail and commercial loans. The solution supports the end-to-end credit lifecycle – from customer application to credit analysis and decisioning, and customer onboarding, across various types of loans, improving cost efficiencies and control.

The system is agile enough to mount quick micro-responses to the constantly changing demands of customers across their unique credit journeys. A high degree of extensibility allows business users to modify or introduce origination processes easily, while the “one platform” approach for all origination requirements improves both revenue and cost ratio.

## An enterprise class capability to support the application life-cycle



- Across segments, and product lines
- End-to-end automated digital onboarding
  - Product selection
  - Digital documents submission
  - E-sign
- Data enrichment
  - Single or multiple entities
  - Customer review
    - Dedup
    - KYC
- Credit assessment
  - Evaluate loan product eligibility
- Trigger credit decision
  - Approval matrix
    - Counter-offer or rejection
    - Contract management
- Account opening
  - All approved products
  - Collateral onboarding
    - Collateral linkage







# Retail Loans

## Multiple products supported

Finacle helps banks set up and offer various types of retail loan products, from mortgages and student loans to loans for agriculture and consumer durables, as well as auto loans and other asset-backed loans.

Variants such as builder loans, home saver loans, and employee loans are also configurable. The solution's flexibility supports the modification of repayment schedules, carrying forward overdue demands, and setting payment frequency to suit a customer's requirements. It offers several disbursement options across currencies, with a facility to credit multiple customer accounts. It also enables multi-source repayment and supports both assisted and auto-recovery. A flexible and configurable fee setup, along with accrual and amortization options, is possible. The solution offers extensive delinquency controls with system-driven monitoring.

	<b>Personal loans</b>	<ul style="list-style-type: none"><li>▪ Max &amp; Min loan amount, interest rate, tenor</li><li>▪ Define disbursement &amp; repayment schedule</li><li>▪ Override specific product parameters at account level</li></ul>
	<b>Student loans</b>	<ul style="list-style-type: none"><li>▪ Consolidated student loans</li><li>▪ Graduation reward redemption</li><li>▪ Term of repayment of interest and principal</li></ul>
	<b>Mortgages</b>	<ul style="list-style-type: none"><li>▪ Construction linked disbursements</li><li>▪ Fixed or floating interest rate</li><li>▪ Pre-payments and closure</li></ul>
	<b>Auto loans</b>	<ul style="list-style-type: none"><li>▪ Flexible interest rates and repayment structure</li><li>▪ Modify installments date during loan tenure</li><li>▪ Early closure &amp; termination</li></ul>

# Corporate Loans

## Extensive coverage for corporate's differentiated needs

The Finacle Lending Solution Suite offers an extensive portfolio of loan products for corporates' differentiated needs. Banks can create term loans, syndicated loans, and overdraft facilities within a single application, and bundle products to up-sell and cross-sell.

Finacle enables flexible drawdown management of bilateral loans with tailored drawdown interest rates, along with comprehensive alerts and notice facilities. Restructuring and revocation facilities assist in the application and monitoring of relief packages and support revolving corporate loans with term-out options.

In the case of syndicated loans, the solution allows banks to act as participant lenders, agent banks, and underwriters. Other features include extensive flexibility at a facility level, data capture and tracking across agent banks and participants, and the creation of multiple tranches under the same facility with a multiple drawdown schedule. The solution offers a consolidated view of payment from the borrower across multiple drawdowns within a tranche and automates payment distribution to participant lenders based on defined configurations.

Banks can send multiple notices to the borrower and participant lenders and generate granular inquiries and reports.

	<b>Term loans</b>	<ul style="list-style-type: none"><li>Revolving loan, allows prepayments, extension &amp; redraw facility on repayments</li><li>Multiple currencies</li><li>Flexible tenors</li></ul>
	<b>Working capital (Overdraft)</b>	<ul style="list-style-type: none"><li>Multiple currency overdraft</li><li>Define max sanction limit and debit limit</li><li>Dynamic monitoring of collaterals, roll over of facility</li></ul>
	<b>Syndication</b>	<ul style="list-style-type: none"><li>Participant contribution tracking &amp; its details</li><li>Distribution of Payment</li><li>Capture details in multiple tranches</li></ul>
	<b>Letter of credit</b>	<ul style="list-style-type: none"><li>Multiple DC types such as revocable, revolving</li><li>Margins and charges such as real time charge collections, split charge, waiver</li><li>Operation support-SWIFT support, limit management</li></ul>
	<b>Invoice financing</b>	<ul style="list-style-type: none"><li>Flexible and parameterized solution</li><li>Agreement creation &amp; limit management</li><li>Asset, system classification &amp; provisioning</li></ul>
	<b>Guarantees</b>	<ul style="list-style-type: none"><li>Multiple guarantees, such as performance, financial, shipping</li><li>Cash &amp; lien margin</li><li>Issuance &amp; amendment of domestic and international LC</li></ul>

# Loan management and monitoring

Enable business users to effectively service and monitor loan accounts



Manage loan life-cycle and exceptions digitally

## Retail loans

Disbursement | Configurable repayments | Flexible pricing | Settlement modes | Rescheduling | Collateral & exposure | Product variants | Maturity processing

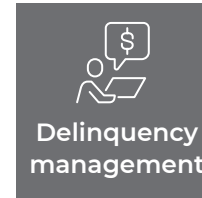
## Corporate loans

Drawdown management | Repayment - forward contracts | Debt consolidation | Crystallization of overdue liabilities | Restructuring & revocation | Currency calendar support | Appropriation of scheduled payments



Turn illiquid assets into tradable securities

- Pool processing
  - Selection and exclusion of account
  - Assessment & reassessment
  - Authorization
- Escrow handling
- Servicing
- Buy back



Track and manage delinquency risk

## Identification

- Identify & classify components of unpaid dues
- Days past due (DPD)

## Monitoring

- Bucket loan as DPD
- Delinquency report
- Reschedule

## Prevention

- Deferment
- Negative lien for shortfall in recovery or salary credit

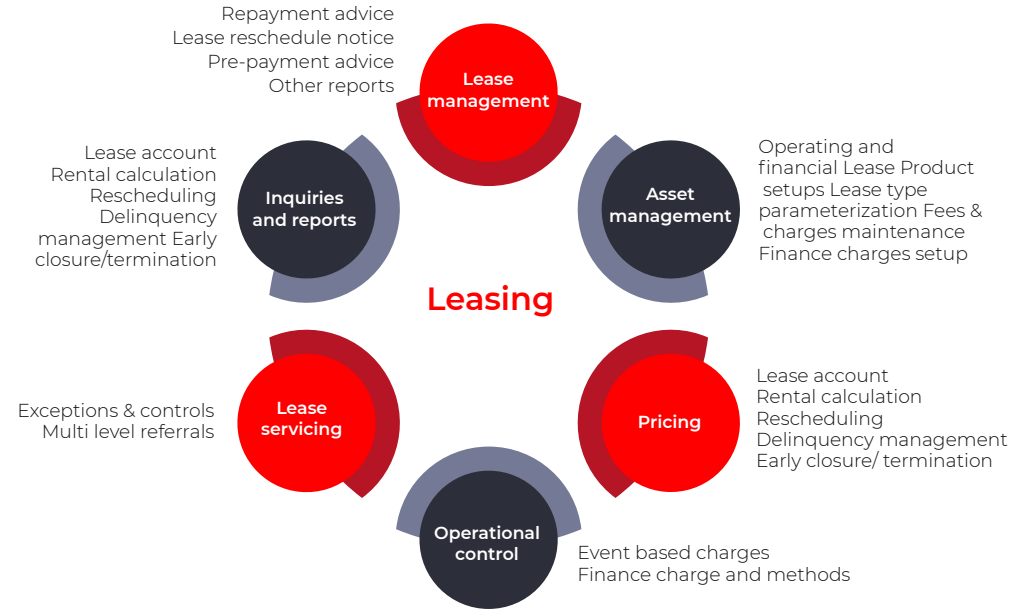
## Reporting

- Comprehensive overdue position
- Drill down to individual due components

# Leasing

## Manage lease lifecycle across asset types

The Finacle Leasing Solution is designed keeping in mind the financial requirements of both the lessee and the lessor. Banks can manage the entire asset lifecycle by setting up an asset master, which enables asset ID creation, as well as maintenance, purchase, payments, depreciation, insurance, and repossession along with closure and asset disposal. It supports both usage-based and duration-based leasing. Integration of Finacle Leasing with enterprise origination and servicing enables faster resolution of customer requests to reduce maintenance cost and improve end-customer experience significantly.



# Limits

## Enterprise limits to manage and mitigate credit risks

Finacle Limits is an advanced enterprise-wide limits management solution for real-time tracking and monitoring of customer exposures. It is designed to support multi-currency and multi-layered limits utilization by multiple transaction systems. It provides exposure tracking against limits across multiple business entities of banks across different countries. Earmarking limits, transfer of limits, and restructuring of limit hierarchy further enable banks to deliver tailored products.

Banks can define global and local limits for individual and grouped customers to give multi-currency limits with exposure revalued with exchange rate fluctuation. Furthermore, integration with multiple transaction, trade, and treasury systems helps track exposures in real-time. With Finacle, banks can sanction temporary limits, and graduate limits to cater to seasonal variations in credit demand, map covenants to limits, and track them at predefined time intervals.



### Limit Tree

- Creation of limit nodes
- Creation of limit hierarchy
- Inquiry on limit hierarchy



### Multi Currency Limits

- Creation of multi-currency limits
- Revaluation of multi-currency limits for currency exchange rate changes



### Global Limits

- Global limits to enable utilization across banking entities
- Fungible limits and revolving limits



### Limit Utilization

- Utilization and release
- Earmark limits for later utilization
- Freezing of limits



### Advanced Limit Types

- Seasonal limits
- Tenor buckets definition for limits
- Intraday limits



### Limit Accounting

- Contingent accounting
- Checklists for monitoring various aspects (optionally, integrate with covenants)

# Collaterals

## Enterprise collateral solution to govern exposures

Finacle Collaterals is an advanced enterprise-wide collateral management and valuation system. It supports dynamic creation of new collateral types such as property, vehicle, security, guarantee, deposit, machinery, livestock, and others. It also allows creation of a basket collateral of different types and currencies. The module has flexible fee management and exception-handling capabilities. Across the collateral management lifecycle, the system offers key features such as collateral lodgment, linking to facilities or accounts, revaluation, substitution, delinking, and release; there is also real-time monitoring of (market-linked) collateral values and collateral mapping for revaluation to maintain realistic loan limits.

Using the solution, banks can consider the valuation of the collateral according to face value, market value, repurchase value, or default value. Further, apportioning single collateral to multiple facilities and a single facility to multiple collaterals, and classifying them as primary or secondary, is possible. The solution also supports the capture of insurance/ repossession details and foreclosures and has the infrastructure to support the workflow for these processes.



**Immovable property**



**Global collaterals**



**Deposits**



**Vehicles**



**Guarantee**



**Basket collaterals**

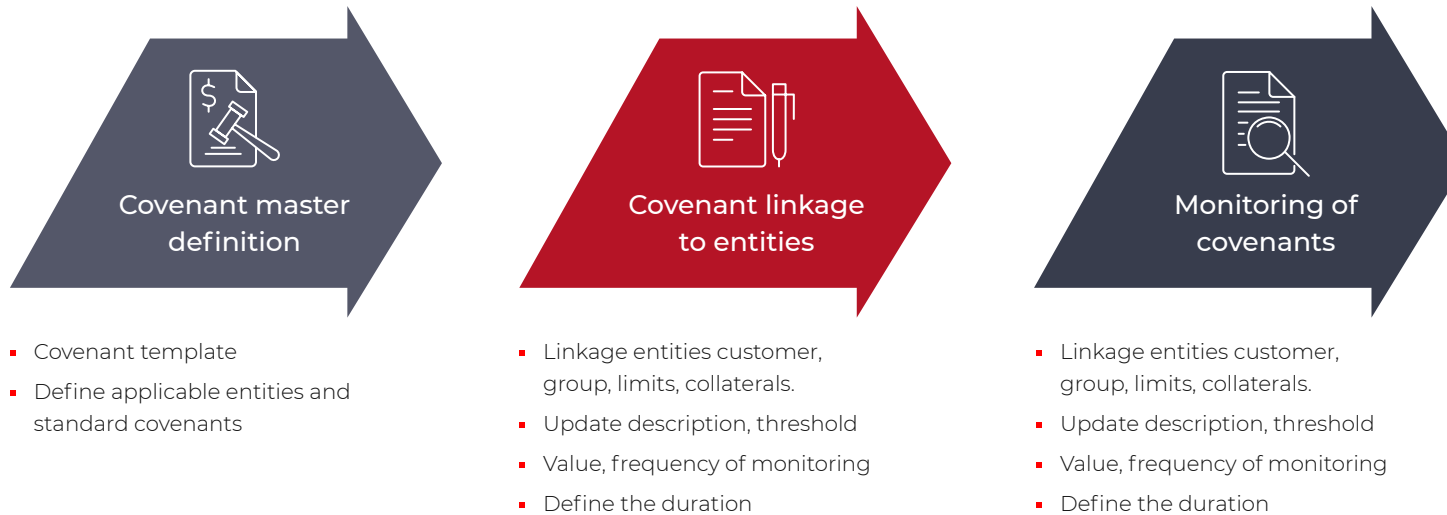
**Catering to a host of collateral types**



# Covenants

## Track, manage and effectively monitor covenant risk

With Finacle Covenants Management, banks can set up covenants while processing a credit facility and monitor it constantly during the loan agreement period. It is possible to create a centralized definition of terms and conditions, customize workflows linking different covenants to group entities and automate the monitoring of those terms with a single view of a covenant's performance at a defined frequency. The system also enables users to update the covenant's value, status, and remarks or register a compliance breach.



## Case Study

# Marcus by Goldman Sachs deploys Finacle solution for its new online lending business



Leveraged a modern technology platform to drive digital-first customer engagement strategy leading to purposeful growth.



Origination system has created a promising credit pipeline of over \$61M



Onboarding customers/ opening new accounts took just a few minutes



Open APIs enables the bank to work effectively with ecosystem partners



With the successful deployment of the Finacle Core Banking Solution, we have the ability to respond to customer needs, the scalability to adapt to market requirements whilst providing the superior customer experience required in today's competitive digital age.

**Boe Hartman**, CTO, Marcus by Goldman Sachs (Digital Finance Technology) Referring to the Press release dated Nov 30, 2016  
- Marcus By Goldman Sachs Deploys Finacle Solution On Cloud For Its New Online Lending Business



A woman with blonde hair, wearing a blue top, is pointing at a laptop screen. A man with a beard, wearing a blue shirt, is looking at the screen. They are in a modern office setting with multiple computer monitors. The background is slightly blurred, showing a desk with a mouse and keyboard. The overall lighting is warm and professional.

## Advanced Architecture

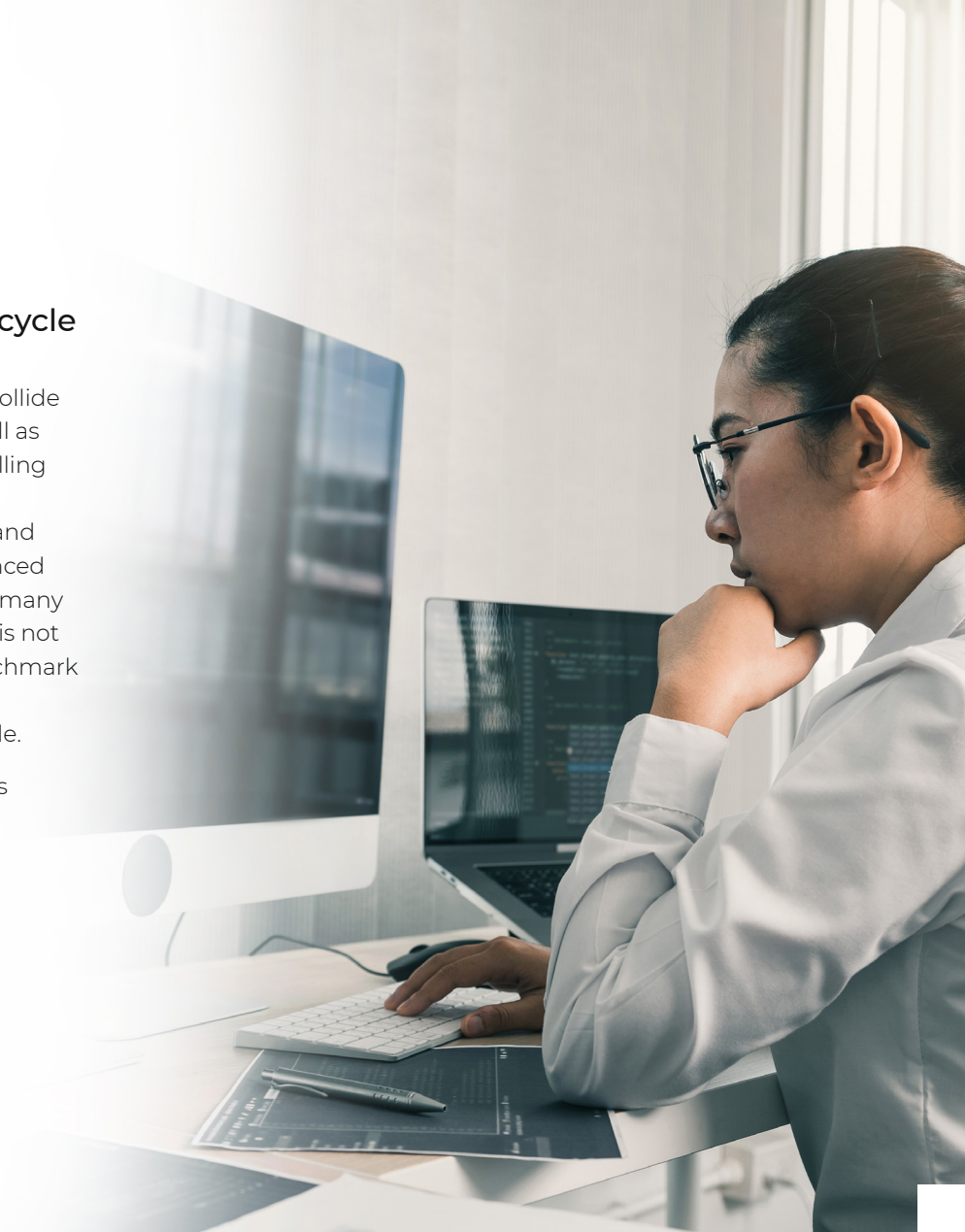
Experience a modern  
lending platform

# Future proof your lending

An enterprise-class capability to support the application life cycle

The lending business today faces unprecedented flux, as multiple disruptive trends collide with traditional business models. Being a preferred lender for both consumers as well as corporates requires imagination on several fronts – acquiring clients, building and selling loan products tailored for the digital world, managing pricing pressures, integrating channels, collaborating with ecosystems, mitigating risks, and streamlining internal and client-facing processes. Digital-savvy banks look towards technology to deliver enhanced propositions across the lending lifecycle. But the archaic technology environment in many banks – complex legacy solutions built on obsolete technology and existing in silos – is not quite ready to change. This stifles innovation and hampers their ability to create benchmark loan products. Banks need to overcome this challenge and adopt a modern lending platform built on advanced architecture in order to become agile, flexible and scalable.

The Finacle Digital Lending Solution Suite is built on industry-leading architecture. Its highlights include:





**Contemporary layered design** consisting of data model layers, business components, service composition, customer engagement, APIs, and UX...



**Cloud-native solution** facilitating automation so banks can run lending applications on any cloud environment. It is fully aligned with the cloud-native framework based on Cloud Native Computing Foundation (CNCF) standards and follows the Twelve-factor App Methodology. Finacle leverages Kubernetes for container orchestration in a cloud environment. It helps define, manage, and upgrade applications with ease. It prevents vendor lock-ins and allows applications to be ported easily.



**Data and analytics** with pre-integrated data models that can ingest any type of data from any source to deliver actionable insights embedded in the lending business flow.



**Componentization** for bundling smaller packages as right-grained services that enable faster assembly of lending components. Being a microservices-based componentized solution, it ensures that the components are agile, available, and scalable.



**Declarative and RESTful APIs** that empower banks to co-innovate lending propositions with external ecosystems.



**Scalability, performance, and resilience** to power organic and inorganic growth and the heightened responsiveness expected in a truly digital lending world.



**Robust security** enablers across infrastructure, data, and application layers.



**Continuous deployment** that offers a set of tools for automation enabling continuous integration during development and continuous delivery during deployment. This enables an agile response to ever-changing lending requirements.



**Configurability, localization and extensibility** to meet local practices and compliance; freedom to extend the solution independently for a specific market requirement in which the bank or lending institution operates.

## Case Study

# Australian Military Bank

Driving AMB's digital first strategy with Finacle's digital lending solutions on the cloud



Winner of The Asian Banker Financial Technology Innovation APAC Awards Programme 2019, AMB enables members of the defense community, who may be stationed across the country, to join and commence banking from anywhere and anytime within minutes. Leveraging Finacle SaaS offering to drive end to end digital lending experience for customers with minimum human touch & faster decision making helped bank achieve its vision.



Iterative development of UX was faster with Finacle's agile delivery model design



Iterative development of UX was faster with Finacle's agile delivery model design



Iterative development of UX was faster with Finacle's agile delivery model design

Australia Military Bank and Infosys Finacle were awarded the Best Cloud Based Initiative, Application or Programme at The Financial Technology Innovation Awards Programme 2019. Bank overhauled its technology infrastructure by implementing Finacle's Digital Suite of solutions on the Cloud.



As we continue to make payment enhancements, such as introducing NPP & digital wallets; the opportunity will lie in becoming a fast follower and supporting banking services that meet our members ever changing needs. Thankfully we've partnered with Infosys who support a strategy of being digital first

Bank's chief digital & marketing officer



A photograph of a woman in a call center headset smiling at a computer screen. A man with glasses is also smiling in the background. The image is overlaid with a red text box on the left side.

## **Risk mitigated transformation**

A globally proven, flexible  
deployment model

# Risk mitigated transformation

## Experience agile, risk-mitigated modernization

Finacle enables banks to transform their lending business with agility, in risk-mitigated fashion. Whether it is a big bang switchover, progressive deployment or complete overhaul, Finacle helps banks transform at their own pace.

The following tenets simplify the transformation and mitigate its risks:

**Reference Bank:** Based on our experience in more than 100 countries and global best practices, we offer geo-specific parameterization that enables banks to roll out products in line with local requirements.

**Phased transformation for maximizing business outcomes:** Finacle's componentized structure allows setting up of flexible modernization milestones to reduce transformation risks while accelerating the benefits of modernization.

**Agile delivery for progressive launches:** Finacle leverages Scaled Agile Frameworks for product development backed by strong governance. Banks can quickly deploy only the components they need at first and add more later.



### Reference bank

- Global best practices + innovations + localized solution
- Coverage for local products – parameterization for geo-specific innovations
- Interface configuration for local payments systems, third party agencies



### Phased transformation

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



### Agile delivery

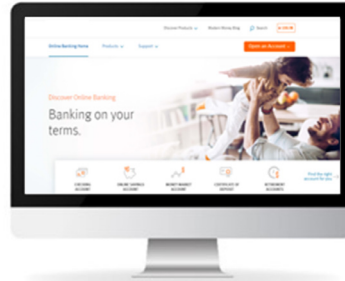
- SAFe Agile Practice
- CI-CD, end to end release automation
- Progressive launches



# Reimagining risk mitigated **transformation for our clients**



Investment banking behemoth accelerates retail banking footprint in US & UK by leveraging a reference bank approach to cut complexity and drive faster implementation



Modernizing DFS's complex IT environment supporting 100+ discrete IT Services progressively enabling acceleration of key business processes while mitigating risk.



The largest public sector bank in India leveraged the agile implementation framework for a multi-country core banking upgrade across 24 countries in a record time of 24 months



## Agility to drive innovation and growth

Making lending business ready  
for a digital world

# Agility to Drive **Innovation and Growth**

## Enabling inside-out and outside-in capabilities for flexible lending operations

Traditional loan products with limited customization and delivery channels are losing relevance as open banking, new technologies, and regulations reshape lending institutions' operations. Digital lending platforms are rising, with instant access to customer financial data, enabling accurate loan eligibility assessments.

Progressive banks understand the importance of offering contextual, niche products and white-labeled lending services to other financial institutions. Embracing new-age lending dynamics, banks must adopt a digital product engine hosting their products and complementary offerings from partner ecosystems. This shift allows banks to recommend personalized offerings aligned with clients' needs, integrating lending seamlessly into their primary journey or intent.



**Product Factory:** Flexible product factories with comprehensive parameterization and reusable business rules to accelerate product development and delivery.



**Finacle API Connect:** With Finacle API Connect, banks can accelerate their digital offerings by leveraging a set of pre-built banking APIs and a global ecosystem of third-party applications and services.



**Finacle AppCenter:** The Finacle AppCenter brings together, an ecosystem of partners to complement the Finacle solution suite and provides a marketplace for accelerating innovation.

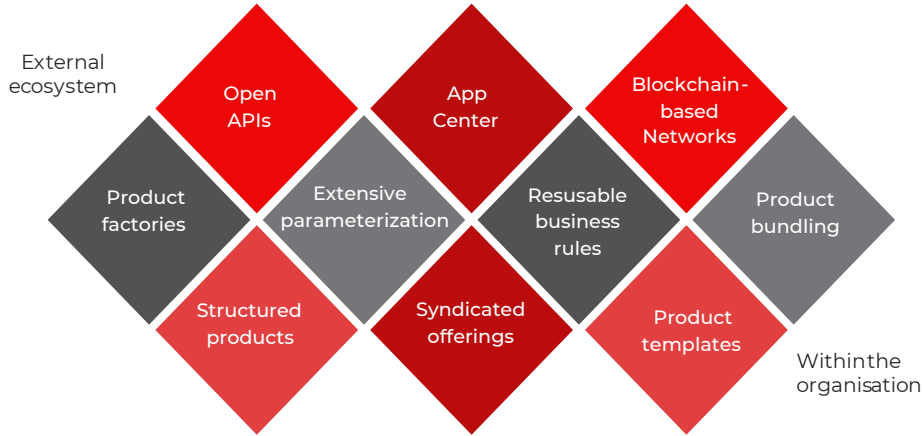
Access to global innovations built on best practices from lending implementations in over 90 countries, with global product templates and localization components, to help meet local practices and extend the solution independently.



**Innovation Programs:** Finacle has developed programs such as the banking visionaries' council, Finacle client advisory board, joint hackathons, and design thinking-led workshops bringing together Finacle's thought leaders and banking experts to enhance innovation.

Digital Only Offerings    Banking as a Service    Marketplace Banking    Embedded Finance    Banking industry utility

← Powering new - age business models →



Finacle clients experienced **an average 16%** uplift in digital sales



# Client **innovation stories**

Enabling inside-out and outside-in capabilities for innovative lending products

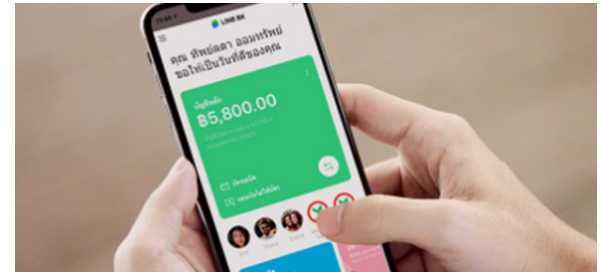


## Powering ICICI Bank's instant digital credit "Pay Later"

ICICI Bank was looking at alternatives to the high-cost, traditional credit card business in times of changing customer preferences for digital commerce. Using the Finacle Digital Lending Solution Suite, the Bank introduced "Pay Later" providing short-term credit to customers digitally, at zero cost. With instant digital credit, not only customers can make purchases on credit, it is much more convenient, economical, and hassle-free.



Amazon introduced a new digital credit line for U.S.-based merchants partnering with a leading Global Bank. Small businesses that sell on the platform can avail of revolving credit lines from Amazon, powered by the bank. Finacle provides the flexible platform and APIs to power the joint line of credit offerings.



LINE BK is Thailand's first truly social bank. The Bank was launched with a mission to transform traditional consumer financing and revolutionize banking in Thailand, by providing accessible credit. In particular, one of the objectives was to provide Thai consumers with better access to essential financial products and support them in navigating through the tough time during the COVID-19 pandemic outbreak. Finacle Core Banking Solution and Loan Origination Solution were fully integrated with LINE Native App for customers to seamlessly request for loans within the Chat App. This enabled all operations starting from the origination of customer until disbursement, repayment, and closure of the facility to be performed through the LINE App so that customers don't have to visit any Bank or branch

# Customer Engagement for Enhanced Propositions

Driving customer-centricity in lending



# Better customer engagement with **enhanced propositions**

## Enabling inside-out and outside-in capabilities for flexible lending operations

Mobile-first strategies and simplified online interfaces are fundamentally changing customer experience and digital engagement in banking, including lending, by improving access, convenience, security, and speed. With companies accelerating the digitization of their lending operations, the demand for sophisticated digital lending solutions to drive deeper customer engagement is on the rise. Consumers, while expecting a wide choice of loan products, also seek flexibility to augment their lending experience so they may tailor products and manage them on an ongoing basis, digitally. Similarly, businesses are looking for enhanced propositions with omnichannel capabilities and access to integrated solutions to save time, cost, and unlock liquidity, all at competitive prices.

Banks are expected to provide technology and business solutions that best meet such requirements. For that, they need new operating models that deliver products and services cost-effectively across channels and fulfill new customer needs through innovation. Digital lending is a gateway to deeper customer engagement and it is time FIs made it central to their overall strategies by renewing focus, increasing investment in new technology and driving innovation.

### Finacle's Approach

- Tools, such as a pre-eligibility questionnaire, loan calculator, rate comparator, and other product illustrators to enhance borrowers' digital experience.
- Paperless originations for truly digital customer onboarding. Offers inputs digitization tools for digital document management, and e-signatures management.
- Product personalization enablers, with options to allow end customers to decide loan terms and EMI holidays.
- Instant credit approval with real-time credit scoring and counter offers.
- Customer empowerment through facilities to top-up loans, request payment holidays, track expenses, and simulate pre-closure of a loan account digitally.
- Finacle Digital Engagement Hub to enable clients with seamless access to loan products across channels and devices.

Optimize customer experience across all touch points



Top up loan



Payment holiday



Redraw & repay



Expense tracker,  
EMI reminder



Simulate  
pre-closure





## Case Study

# A leading Australian lending group enhances customer experience

Driving the bank's digital first strategy with Finacle's digital lending solutions on the cloud



One of Australia's leading lending company modernizes its technology with multi-brand and multi-entity implementation across two countries Australia and New Zealand on one instance on AWS Cloud . After implementing the Finacle Lending solution suite, the lender is able to offer a highly personalized experience to customers. This empowers their customers to access their loan information, self-serve with transferring funds, payments and BPAY, manage debit cards including card controls and requests.



A unified 360-degree view of customer relationship & reduced costs by centralizing operations across their 4 brands



Leveraged Finacle Core, Digital Engagement Hub, Digital Lending, Online Banking, Mobile Banking and Payments on Finacle SaaS



Average login increased from 30-40 per day to 5000+ per week in just 3 months of implementation

- The lender's online banking solution allows customers to access their accounts and manage their finances from anywhere, at any time.
- Advanced security measures, such as secure socket layer (SSL) encryption and two-factor authentication, secure customers' sensitive information and online transactions.

A group of business professionals are gathered around a wooden conference table in a bright, modern office. They are clapping and smiling, suggesting a successful meeting or presentation. In the center, a woman with glasses and a white shirt is looking at a laptop. The scene is set against a brick wall and large windows. A red overlay on the left side of the image contains white text.

## Enhance Operational Efficiencies

Digitize and automate ubiquitously to reduce costs and service better

# Better operational **efficiency and scale**

## Achieve operational excellence and scale through automation

Lenders are under constant pressure to reduce operating costs, while meeting customers' expectations for better loan products, services and experiences. The lending value chain is opening up to new players and business models built on the latest digital tools, such as robotics and AI. The only way traditional banks can stay in the game is by adopting these tools and business models. Those that automate lending activities will end up with agile processes, higher efficiencies, better customer experiences, and on the winning side.

Finacle lending suite helps banks achieve operational efficiencies by –



Offering traditional automation levers, such as rule-based STP and open APIs, across lending systems to automate integration and enable seamless information flows.



Leverage enterprise-wide process engines to orchestrate business processes and enhance automation.



Accelerate operations by applying a native robotic process automation tool for repetitive and rule-based human processes.



Support multiple entities on a single instance of application, infrastructure, and database enabling banks to centralize lending operations or create



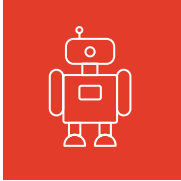
Regional hubs across countries, time zones, and languages.



Provide product configurations to manage unforeseen business situations – extend moratoriums, defer asset classifications, reschedule payments, and ease working capital financing.



Traditional  
Automation  
Levers



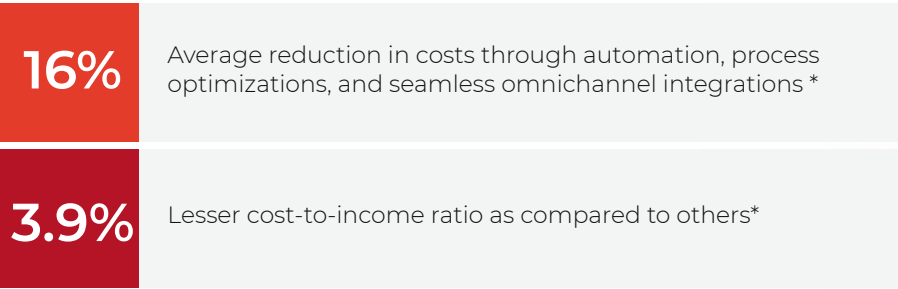
Native Robotic  
Process  
Automation



Inter  
Organization  
Automation



Multi-Country  
Operational  
Hubs



\* Source: Assessment of the top 1000 banks in the world by the Banker,2020

## Case Study

# Bank Rakyat Indonesia

Pioneering Digital Lending in Indonesia



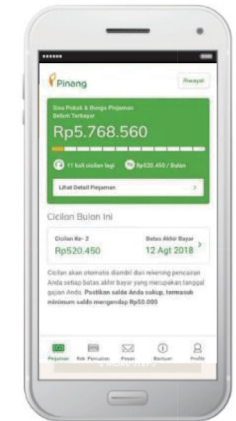
Bank Rakyat Indonesia, one of Indonesia's oldest and largest banks, was able to vastly increase the efficiency and effectiveness of its services, especially in the lending process through detailed customer profiling and analysis of credit and fraud scores.

Using face recognition, digital signature, and credit scoring based on Machine Learning, BRI was able to completely digitize the process of lending.

With a robust technology backbone, the bank launched Pinang, the country's first fully digital lending product for the micro and ultra-micro segment.

The app offered an end-to-end fully automated loan processing that included credit scoring by Privy, e-KYC and digital signature; thereby eliminating the need for customers to visit a bank branch.

First bank in Indonesia permitted to offer Digital Lending as a service by the country's Financial Service Authority (OJK).



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 ultra-micro customers creating a seamless and economical on-boarding 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**, Executive Vice President, Digital Center of Excellence, Bank Rakyat Indonesia



A close-up photograph of a hand tipping a wooden domino in a line. The domino is falling, and the rest of the line is blurred in the background. The image is overlaid with a red and grey graphic on the left side.

# Better risk management

Making lending safe and secure

# Better risk management

## Making lending safe and secure

The lending risk function is gaining strategic relevance in the wake of turbulent market dynamics and economic volatility. To compound

matters, geo-political compulsions are introducing populist and protectionist measures that can affect the business. Increasing regulatory requirements are inflating cost to compliance. All these factors are impacting lending-related risk management.

Evolving technology will play an important role in building new capabilities in risk management and surveillance. FIs need a real-time risk monitoring solution and a host of other capabilities such as automation and AI enablers, embedded analytics and decision heuristics, and early warning systems with smart visualization and risk reporting interfaces to drive excellence in lending risk management.

Finacle offers a broad suite of capabilities to help banks build a robust risk management system with real-time capabilities using the following -



Offers a unified 360-degree view of customer relationships across international or local subsidiaries, group holdings and at sub-entity level for better risk management.



Centralized limits, collaterals and covenants management to effectively manage exposure and contain risk.



Leverage embedded intelligence from Finacle Insights to manage credit assessment and monitor loan performance. Prebuilt use cases, such as credit scoring risk and probability of default, consider alternative data sources to provide key insights.



Offers product-native capabilities to manage approval workflows and audit controls.

**Robust capabilities across core to manage risks better**



**Unified real-time  
view of exposure**



**Covenant  
monitoring**



**Collateral  
management**



**Global limits - across  
group entities**



**Approval  
workflows**



**Audit  
controls**





## Case Study

# Leveraging Finacle, Bank in Singapore migrates to a Modern, Centralized Exposure Management



Leveraging Finacle Limits and Collateral solution, the Bank gained comprehensive risk management capabilities with a unified real-time view of exposure, global limits across group entities, collateral management, and covenants monitoring for tighter control



The Bank can now monitor both collateralized lending and unsecured exposure with multi-currency capability feature



37% improvement in operational efficiency | 85% reduction in relationship managers turn around time



Over 500,000 limits, collaterals and covenants have been migrated to the new system



DBS has been partners with Infosys and Finacle for more than ten years. Finacle is definitely been a core part of our architecture and as the bank grew to become more and more digital and to actually tackle new business model, it is important for us that Finacle evolve at the same pace in the same direction as where we are growing, so in a sense the architecture pattern, the product capabilities, the agility of the teams as well as the user friendliness of the UI, those are all key parts of what Finacle brings to DBS. IT is in our interest that we kept in sync the agenda and priorities of the bank with Finacle.

**Siew Choo Soh** Ex-Group Head of Consumer Banking and Big Data/AI Technology, DBS Bank



# Infosys Finacle is the most awarded solution in the industry



- Union Bank of the Philippines
- ICICI Bank



## The Digital Banker Awards 2022

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



## Banking Tech Awards 2022

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



## Retail Banker International Asia Trial blazer Awards 2023

- Bank Raya
- Federal Bank
- Axis Bank
- Punjab National Bank



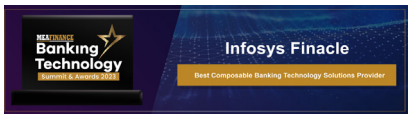
## IBSi Neochallenger Awards 2022

- Bank Raya
- Übank



## Global Finance Awards 2022

- Finacle Digital Banking Solution Suite
- Open Banking and API Provider
- Emirates NBD
- Bank Raya Indonesia
- Co-operative Bank, UK
- Übank
- Union Bank of India



## IBSi FinTech Innovation Awards 2022

- Emirates NBD



## Retail Banker International Asia Trial blazer Awards 2022

- ÜBANK
- UNION BANK OF INDIA
- ICICI BANK
- PUNJAB NATIONAL BANK

34

Industry awards for Infosys Finacle and its clients in FY23.

Makes us the most awarded solution in the industry.

# Industry leading solution

## Gartner®

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

## FORRESTER®

**Rated as a Leader in The Forrester Wave™:** Digital Banking Processing Platforms (Corporate Banking), Q3 2021  
**Rated as a Leader in The Forrester Wave™:** Digital Banking Engagement Platforms, Q3 2021

## FORRESTER®

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



EdgeVerve's Finacle Digital Banking Solution Suite supports retail, business, and corporate banking... The DBPP's application architecture is state-of-the-art, supports a variety of application infrastructure stacks for on-premises deployments, and can run in the clouds of providers such as AWS, IBM, Microsoft Azure, and Oracle. The vendor's cloud strategy goes beyond cloud based delivery models and also considers banking application ecosystems and platform-as-a-service plans, for example. Further strong points of the DBPP are its active ecosystem of system integrators and its support of APIs.

- **Forrester Wave™:** Digital Banking Processing Platforms (Corporate Banking), Q3 2020



## CELENT

Rated as a Leader in Celent ABCD: Modern Core Banking Systems, 2019 (Asia-Pacific & North America Mid-Large Bank Edition)



Rated as a Leader in IDC MarketScape: Worldwide End-to-End Corporate Banking Solution Providers 2019 Vendor Assessment



## Join the Finacle Digital Banking Community

Are you ready to start your journey?

The digital lending revolution is on. Financial institutions are increasing the focus on digital lending to reach new customers, drive engagement and extend financial services to underserved communities and businesses. Join the global community of digital lenders who are innovating and transforming with Finacle.

Start your journey, today.

Contact us:

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

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

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