

# Finacle Treasury

Accelerate your treasury  
transformation journey





## Treasury management in banks continues to gain strategic importance

### Its performance will weigh extensively on banks' outcomes

The banking business has faced challenges on multiple fronts for a while. As the industry prepares to recoup from the incessant sluggish growth, fluctuating interest-rate regimes and non-lending revenue stagnancies, the strategic importance of treasury management has never been more profound.

While battling headwinds in all directions, banks are increasingly looking at treasury management to improve revenue productivity and profitability. Reportedly, over the past five years, the treasury's share in a bank's overall income has grown by a fourth. In the wake of the pandemic, treasurers are stepping up investment strategies and expanding into new, innovative instruments to further elevate treasury's role.

The expectations are sky high from the treasury function - be it managing and delivering financial prudence, mitigating risks across trading and banking books, or maximizing net-interest income through sound investment and balance-sheet optimization strategies.

From book balancing and reconciliation, to driving funding and liquidity decisions, bank treasury has come a long way. Amidst the rising market volatility and uncertainty, bank treasury management is front-ending the response to drive resilience, and assuming a more strategic role than ever before.



## As expectations evolve, lack of digitization is stifling progress

An important way to meet the evolving expectations is by enabling a modern and truly digital management of the treasury function. However, many banks are still relying on dated methods laden with inefficiency. System siloes and manual-intensive processes are causing banks to lose synergies across front, middle and back-office operations. The overreliance on spreadsheets has not only hampered auditability but also posed major data management challenges.

Fragmented data and liquidity trapped in multiple systems have compromised treasurers' ability to accurately predict short-term liquidity needs and make effective funding decisions. Inadequate modelling sophistication has weakened banks' response towards market shocks – the pandemic being a case in point. Reporting complexity, along with a lack of standardization, has made it difficult for banks to generate reports ad-hoc and comply adequately.

### Lack of digitization - Implications on Treasury performance

- Inefficient treasury governance and loss of control
- Lack of robust balance sheet modelling
- Excessive time and cost to compliance
- Lack of unified views and decision support
- Inadequate contingency for stress scenarios
- Fewer new treasury revenue streams`



## Modern treasury technology will require the right strategy

### Five important virtues to consider

To navigate the market uncertainties and deliver on the evolving expectations, it's imperative for banks to act fast and reimagine their treasury technology foundations. An enterprise view, encompassing the following five key virtues, is essential for achieving this holistic transformation -

- **Unified yet componentized platform** that facilitates seamless treasury operations across front, middle and back office and ensures seamless information flows through the treasury value chain, while giving banks the flexibility to evolve at different speeds.
- **Real-time capabilities** that enable banks monitor risks, clear and settle trade transactions, have a holistic view of positions and exposures, and provide reports on-demand.
- **Total cloud readiness** to deliver the necessary scalability and flexibility which will enable banks drive agile and efficient treasury operations.

- **Extensive automation**, leveraging the power of RPA, AI and BPM technologies, to streamline voluminous, manual treasury processes and drive straight through processing.
- **Powerful embedded or integrated analytics** and ML capabilities across key treasury functionalities which help banks generate real-time contextual insights to optimize funding models, liquidity and capital structures, and improve risk postures.



**Five virtues to enable modern treasury transformation**



# Introducing Finacle Treasury



## Introducing Finacle Treasury

### Five important virtues to consider

Finacle Treasury is a front-to-back, cross-asset solution with comprehensive capabilities across trading, risk management and operations. Built on an advanced architecture, the componentized solution is designed to accelerate treasury transformation journeys for universal banks, investment banks and asset management firms.

The unified-yet-modular solution helps banks streamline their treasury operations and significantly drive down costs. Flexible interfaces and fully parameterized business functionality make Finacle Treasury a truly agile solution that enables banks to change according to growing demands.

Finacle Treasury also offers an optional yet pre-integrated Asset Liability Management solution that empowers banks to optimize their balance sheet, manage liquidity and interest rate risk exposures, and improve profitability. With a rich experience of delivering treasury transformation across 50 countries with 125+ installations, Finacle Treasury has helped banks and financial institutions around the world reimagine their treasury business.

### Finacle Treasury offers:

A cross-asset, multi-entity enabled solution with extensive coverage across nine asset classes and full flexibility to create new instrument types on demand

Real-time, comprehensive risk management, with extensive limits monitoring and collateral management capabilities to manage exposures and mitigate risks effectively across entities and asset classes

Extensive automation enablers, powerful analytics and built-in interfaces for straight through processing and seamless operations



## Our promise

The comprehensive, componentized treasury solution, built on an advanced architecture, offers the following propositions

- Empower banks so they can manage treasury with agility, drive trade excellence and respond to emerging market dynamics
- Improve banks' risk management capabilities to make them resilient to external shocks and market volatility
- Provide an integrated, robust platform to streamline treasury operations with extensive automation and straight through processing



**Comprehensive,  
integrated  
treasury suite**



**Better  
technology**



**Simplified  
transformation**



Better agility to drive  
trade excellence



Better risk  
management



Better treasury  
operations





## Comprehensive, componentized treasury suite

### Future-proof your treasury business

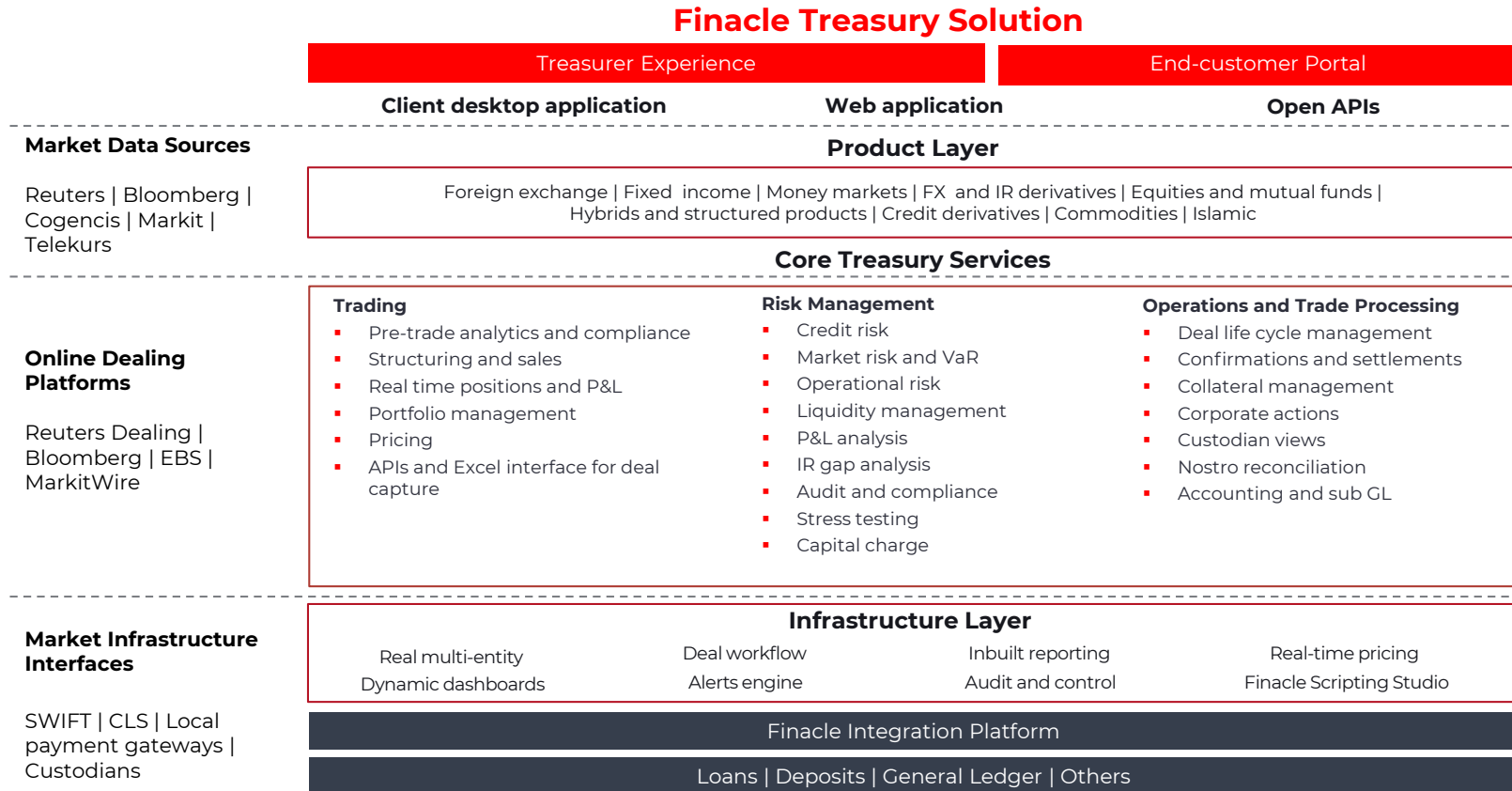
The Global Financial Crisis of 2008 was an inflection point for treasury, marking its evolution and subsequent positioning at the forefront of banking operations. Its strategic responsibility is a lot more pronounced today, particularly in the wake of the pandemic. Proliferation of risk amidst rising market volatility, tighter global regulation with regional compliance needs, growing liquidity constraints and the push for real-time operations are the key reasons creating new orders in the modern bank treasury management landscape.

To address these challenges and keep up with emergent market needs, banks need to power their treasury business with better visibility, automation and control. This is only possible when they modernize their legacy systems with a comprehensive, integrated treasury platform that is packed with the latest capabilities and has a proven record of transforming treasury management across the globe.

Finacle Treasury is a comprehensive integrated treasury solution designed as a unified, yet modular platform to manage the end-to-end treasury lifecycle across the front, middle and back office. A single platform caters to all aspects of a bank treasurer's requirements, from trading and risk management to operations and trade processing. The solution's multi-entity capabilities empower financial institutions to centralize treasury management across local and international subsidiaries to gain unrivalled business efficiencies.

The Finacle Treasury solution is componentized to deliver future-proof and robust treasury management capabilities. No matter how complex a bank's treasury transformation requirements, Finacle provides a firm foundation of functional capability, architecture and delivery readiness

# Finacle Treasury – Functional architecture



## Key highlights – Functional architecture

**The product layer** offers extensive coverage across 9 asset classes – FX | Fixed Income | Money Markets | FX & IR Derivatives | Equities and Mutual Funds | Hybrids and Structured Products | Credit Derivatives | Commodities | Islamic. Finacle also offers an extensibility toolkit through which banks can unlock new instrument types on demand.

**The treasury core services layer** offers key capabilities across the front, middle and back office. In the front office trading desk, the solution allows users to perform various activities such as pre-trade analytics and compliance, structuring and sales, deal capture, pricing, real-time position keeping, portfolio management and more. The middle office deals with risk management covering the entire spectrum of credit, market, liquidity and operational risk, with integrated VaR, liquidity management, stress testing and interest rate gap analytics. The back office provides deal processing and operations support with activities across collateral management, deal lifecycle management, confirmation and settlement, custodian views, accounting and Nostro reconciliation.

**The infrastructure layer** provides a suite of services for deal workflow, inbuilt reporting, audit management, multi-entity operations and more.

**The Finacle integration platform** acts as a gateway, enabling easy integration and seamless interoperability with other enterprise systems. The solution also enables seamless integration with external interfaces and ecosystems such as online dealing platforms, market infrastructure interfaces and market data sources through a suite of RESTful open APIs.



## Case study

# Centralized treasury transformation for a tier-1 global investment bank

Regarded as one of the best private banks in the world, the Europe-based tier-1 global investment bank leveraged Finacle Treasury to consolidate its disparate legacy treasury systems across 18 countries into a robust and centralized platform.

The system's extensive automation capabilities helped the bank automate deal flow across foreign exchange, money market, derivative, and fixed income products in over 30+ systems, to achieve full straight through processing and significantly reduce operational risk. Through multi-entity deployment, the bank quickly rolled out the solution in new locations and gained a consolidated view of risk across multi-country operations.







# Advanced Architecture

Experience a modern  
treasury platform



# Power your treasury management with modern technology

## Built for modularity, interoperability and openness

Finacle Treasury is built on industry's most advanced architecture and enables banks to transform their treasury management with scale and speed. The key architectural highlights are –

- **Cloud-native, cloud-agnostic** solution, that can be flexibly deployed on a private, public, or hybrid cloud. Finacle applications run in a containerized environment orchestrated by Kubernetes and support all cloud environments.
- **Multi-entity, multi-currency, multi-byte, multilingual and multi-time zone** capabilities to standardize and centralize operations across international and domestic subsidiaries and enable quick multi-country rollouts
- **Powerful embedded analytical capabilities**, as well as the ability to integrate with external open-source analytics tools
- **Finacle Scripting Studio** - An extensibility toolkit for customizing business rules, UI, processes and reports to empower banks to extend the product to meet their unique and business needs
- **A highly flexible configuration mechanism** to manage user privileges and accesses
- **Interface with industry standard formats** - Readymade integration adaptors and compliance with industry standards, lowering integration costs and enabling enterprise-wide straight through processing capabilities
- **Multi-platform support** - A solution that is platform technology agnostic and operates with a range of database options
- **Layered services-oriented architecture**, creating both fine and coarse-grained functionalities, extending reusability and increasing business agility
- **Process orchestration and STP** - Comprehensive processes repository, process orchestration and straight through processing capabilities to enhance system efficiencies. Also offers business workflow management capabilities to automate, streamline and optimize processes
- **Highly secure** - Scalable, secure and proven technology consistently rated best-in-class by leading industry analysts

# Industry's most advanced architecture, empowering you to do more



Cloud native



Multi\*  
capabilities



Powerful analytical  
capabilities



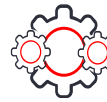
Proven  
capability



Easy customization  
through Finacle  
Scripting Studio



Flexible  
configuration for  
user privileges



Interface with  
industry standard  
formats



Multiple  
platform  
support



Layered SOA



Process orchestration  
and STP



Process  
repository



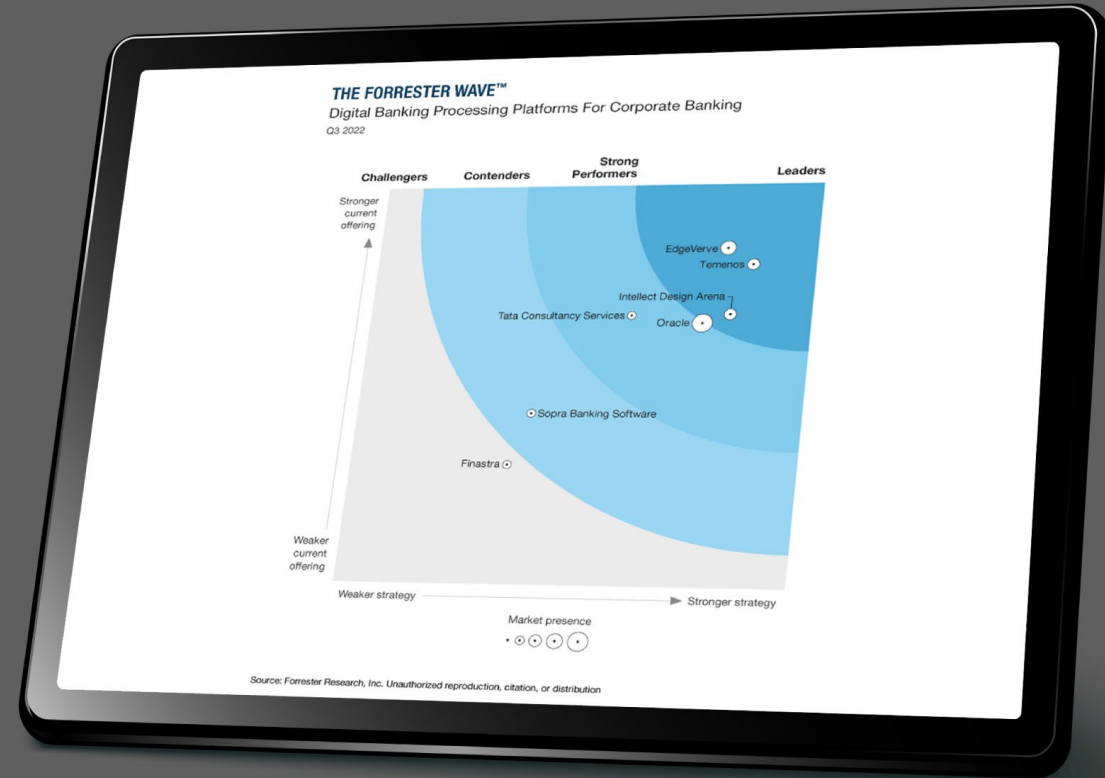
Highly secure





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

A globally proven, flexible  
deployment model



## Experience agile, risk-mitigated modernization

The fundamentals of bank treasury management are being disrupted in unprecedented ways, making way for new orders in place of legacy operations that are failing to deliver desired outcomes. As new technologies emerge, they open up opportunities for progressive banks that are willing to transform treasury technology 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 banks and FIs transform at their own pace. The following tenets simplify transformation as well as minimize its risks:

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

Banks and FIs can leverage Finacle's rich experience spanning 50 countries with 125+ installations, global best practices, and innovations to transform their treasury landscape. The solution's reference model provides best-practices parameterization to enable product rollouts to meet local requirements. Ready interface adapters facilitate connections with external interfaces, such as market data sources and trading platforms to further expedite the setup process. Banks and FIs can easily customize the best global process models to meet local reporting and compliance requirements.

### **Phased transformation for maximizing business outcomes**

The fully componentized structure of the Finacle Treasury solution allows banks and FIs to set up flexible modernization milestones. This clearly reduces 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. This approach enables banks and FIs to achieve solution excellence, while frontloading risks and practicing strong governance.

### **Choice of Global & Local SI Partners**

Finacle works with leading global partners like Accenture, EY and IBM and a range of regional implementation partners and local solution providers offering strong technology and delivery capabilities and region-specific knowhow in the space of payments transformation.

### **Finacle Consulting**

The in-house consulting team helps banks and FIs deconstruct their payments value chain, build inimitable transformation strategies, accelerate adoption, and drive value creation at scale.

# Drive simplified and risk-mitigated transformation



## Reference bank

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- Global best practices + innovations + localized solution
- Coverage for local products - geo-specific parameterization
- Interface configuration for local regulatory compliance



## Phased transformation

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



## Agile delivery

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

## Case study

# Transforming the treasury business in one of the largest public sector banks in India

One of the largest government-owned banks of India with 120+ million customers and a total business of US\$106 billion executed a significant merger with two other banks. Multiple legacy systems and siloed approaches of the treasury systems of the two entities that were amalgamated with the parent company resulted in a suboptimal outcome and inefficient treasury operations across the group.

To succeed, the bank wanted to transform its treasury operations with a unified platform that promised high scalability along with extensive automation and analytics capabilities. Finacle enabled the bank to achieve full straight through processing through automation, while improving risk management and comprehensively integrating treasury operations across all entities.







**Agility to drive  
trading excellence**

## Respond better to emerging treasury market dynamics

As its role expands, so do the expectations from the treasury front-office. Traders are expected to maximize profitability and boost net-interest income through sound investment strategies. This involves structuring and pricing trades optimally.

Traders need to manage trade positions in real-time, respond with agility to market fluctuations, and manage exposures adequately. Besides, in a multi-country operations scenario, they also need to pursue different trading strategies in different markets.

Banks need to keep pace and leverage technology to meet such expectations – a robust treasury solution with comprehensive front office capabilities and the agility to respond to emerging dynamics.







## Finacle's approach

### Rich features driving trading agility

- **Out-of-the-box support for a wide range of instruments** across nine asset classes, covering expansive requirements of capital market institutions and banking entities
- **Pre-trade analytics** to help traders prioritize trade decisions and manage profitability
- **Powerful pricing engine** to drive derivative pricing methodologies such as Cash Flow Discounting, Black Scholes-Extension, Binomial-CRR and Binomial-LR and more
- **Intuitive deal entry platform** to price and capture deals from the Finacle Treasury deal loader or import these from external sources through integrated interfaces and dealing systems such as Reuters
- **Extensive parameterization and user-driven configurations** to create new instrument types on-demand with minimal effort
- **Finacle Scripting Studio**, an extensibility toolkit to help treasurers customize business rules, UI, processes and reports
- **Access to global innovations** built on best practices from treasury implementations in more than 50 countries, along with localization components to meet local requirements and extend the solution independently
- **Finacle AppCenter**, bringing an ecosystem of partners and Fintech startups to complement the Finacle solution suite, and providing a marketplace for accelerating treasury innovation
- **Innovation flagship programs**, such as the banking visionaries' council, Finacle client advisory board, joint hackathons and design thinking-led workshops, bringing together Finacle thought leaders and banking experts from across the globe for enhancing treasury innovation

## Out-of-the-box coverage of a wide range of instruments and asset classes



Foreign Exchange



Fixed Income



Money Market



FX & Interest Rate Derivatives



Cash Equities and Mutual Funds



Hybrids and Structured Products



Credit Derivatives



Commodities



Islamic



**Better risk  
management**

## Navigate market volatility with heightened resilience

The treasury's middle office function is gaining strategic relevance amidst the market volatility and economic turbulence in which today's treasurers operate. As regulators worldwide pile on the pressure, the cost to compliance is on the rise. For banks with multi-entity operations, the complexity of managing risk is far higher - the propensity to manage and comply in an underdeveloped, siloed division is no longer an option.

Treasurers need a holistic view of risk – credit, market, liquidity as well as operational. Evolving technology will play an important role in building new capabilities in treasury risk management and surveillance. A real-time risk monitoring solution and other capabilities, such as automation and AI enablers, embedded analytics and decision heuristics, and early warning systems with smart visualization and risk reporting interfaces, is called for.

Finacle offers a broad suite of capabilities to help banks build a robust treasury risk management system with real-time capabilities.





## Finacle's approach

### Expansive risk coverage

- **Comprehensive real-time treasury risk management** to cover all aspects of credit, market, liquidity and operational risk, across entities and geographies
- **Integrated limits management** for an aggregated real-time view of limits, along with alerts to optimize trade execution. It offers a range of limits, including Pre-settlement, settlement, counterparty, country, trading book, intra-day, overnight and gap limits management with drill-down features.
- **End-to-end collateral management capabilities** to enable a centralized view of collateral inventory, both at the deal and counterparty level
- **Sophisticated modelling and stress testing capabilities** with full support of back testing, covering BIS-recommended stress scenarios across FX, securities and equity portfolios
- **Integrated asset and liability management** to deliver a bank-wide aggregated view of all on-balance sheet and off-balance sheet exposures, to improve funding and liquidity decision making

# Comprehensive coverage of risks across entities and geos



## Credit Risk

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- Counterparty / counterparty group
- Country
- Issuer and broker
- Hierarchical structure
- Cash, settlement and closeout limits
- Capital charge using standard approach
- Non-performance investments (NPI) – securities, equities and loans
- Collateral agreement management



## Market Risk

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- Real-time position and P&L
- Trading book and stop loss limits
- Industry / sector risk
- Scenario analyzer and What-If deals
- Concentration by ratings
- Gap views and liquidity views
- Currency risks, NPV, greeks, close out and MTM
- Rate, amount and tenor tolerances
- Value at risk | back testing
- Stress testing (Basel III / RBI)
- Capital charge and risk weighted asset - SMM method and IMA approach
- Risk views on FX, securities, derivative
- IRR risk views and IRR by analytics
- Hedge effectiveness computation



## Liquidity Risk

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- Cash flow projections
- Gap analysis
- Nostro and CLS
- Nostro reconciliation
- Netting and novation agreements



## Operational Risk

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- Audit trail
- Deal versioning
- 4-Eye check – deal and static Data
- Permissions
- Holiday check
- Unscheduled holidays
- Straight through processing
- Maker checker
- Exception management

## Case study

# Multi-country treasury centralization for one of the largest banks in India

The largest public sector bank in India leveraged the unified, front-to-back integrated Finacle Treasury solution to centralize its treasury operations across 26 countries on a single system.

With Finacle, the bank was able to drive effective regional trading strategies while meeting local compliance and reporting needs. Further, the bank achieved a holistic view of exposures across entities with centralized VaR, improving visibility and reducing operational risk.







# Better treasury operations

## Maximize efficiency, reliability and control

Complex legacy solutions existing in silos inhibit synergies across front, middle and back-office treasury operations. Other factors, such as lack of integration between external as well as internal systems, high degree

of dependence on manual, excel-based processes and fragmentation of data, prevent treasurers from having a unified, global view of their positions and exposures. This inhibits their ability to accurately predict short-term liquidity needs, make effective funding decisions and respond to market shocks in a timely manner.

To meet today's requirements posed by changing market dynamics, banks need a robust platform with extensive automation so they can run seamless operations and maximize efficiencies across the treasury back office.





## Finacle's approach

### A range of automation enablers

- **Traditional automation levers**, such as rule-based straight through processing and open APIs across treasury layers to automate integration and enable seamless information flows
- **Enterprise-wide process engines** to orchestrate business processes and enhance automation
- **Embedded analytics** with powerful data ingestion and integration tools for a single source of truth, ensuring complete traceability and auditability
- **Integrated, secure and scalable reporting infrastructure** to customize and design reports on-demand; out-of-the-box availability of audit reports, front, middle and back-office reports, general ledger-related reports, portfolio analysis reports and standing data reports
- **Configurable business dashboards** to monitor limits, interest rate gaps, liquidity and deals.
- **Real-time blotters** for continuous monitoring and user responses
- **Intuitive, trader-friendly screens** with fully customizable UI and streamlined dashboards to optimize workflow control
- **Real-time position keeping module** to enable on demand, online monitoring of positions and P&L across asset class, currency, trading portfolios and time horizons
- **Nostro management capability** to provide a clear view into the immediate availability of transaction and balance information across all Nostro accounts
- **Seamless integration with external interfaces and ecosystems**, such as online dealing platforms, market infrastructure interfaces and market data sources, to minimize delays and improve operational efficiencies

## Extensive automation enablers across front, middle and back office



Reduced operational risk | Enhanced cost efficiencies | Tighter controls





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

33%

higher returns on assets



19%

higher returns on capital



3.9%

points lower cost to income ratio



## 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



# Most awarded solution suite in the industry

Finacle and its clients have won >30 industry awards for exemplary transformation programs in the last 12 months .

This makes Finacle the most awarded solution suite in the industry.

## Celent Model Bank Awards 2023

- Union Bank of the Philippines
- ICICI Bank

## 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

## MEA Finance Awards 2022

- Best Open Banking & API Banking Provider – Infosys Finacle

## Finnovex Awards Qatar 2022

- Excellence in Payments – Finacle Payments Suite

## MEA Finance Banking Technology Summit and Awards

- Best Cloud-Native Digital Banking – Infosys Finacle

## Banking Tech Awards 2022

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

## IBSi Neochallenger Awards 2022

- Bank Raya
- Übank
- IBSi FinTech Innovation Awards 2022
- Emirates NBD

## The Digital Banker Awards 2022

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

## Ready to get started?

The treasury digital revolution is on. Navigating economic uncertainty and keeping pace with market demands requires banks and FIs to reimagine treasury technology and prepare for new requirements. Join the global community of leaders who are innovating and transforming their treasury management 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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## 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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