



Accelerate Innovation

Get direct access to customers
Finacle Direct Banking Solution

A new way to reach tomorrow's customers

As financial institutions seek to thrive in a changing world, they have realized that competitive pricing can only take their business so far. What banks really need is accelerated growth and sustained profitability. To this end, they are aggressively exploring new ways to attract and retain customers, while positively impacting the bottom line. Branchless delivery, with its promise of reduced costs and anytime-anywhere service experience for customers, has emerged as a viable solution. The reduced service distribution and transactions cost, that can then be passed on to customers or added directly to the bank's bottom line, is gaining acceptance. Banks are also seeking risk and cost-containment strategies for expansion into new markets. This has effectively paved the way for them to explore direct banking.

Progressive bankers are looking to arm themselves with state-of-the-art and agile technology that will give them direct access to the customer, and comprehensive support for delivery of financial services, across multiple entities and channels. Their agenda is clear, business development and seamless banking beyond the branch.

Finacle direct banking

Finacle direct banking solution manages the branchless delivery of a range of solutions, through the Internet, mobile or call center channels. Built on new-generation technology, it provides banks with a cost-effective entry strategy to expand their business into new geographies, and increase market and wallet share in existing markets.

The solution gives banks real-time access to customers so that they can, in turn, have immediate, anytime, anywhere access to their banking relationships. It also enables real-time prospect to customer conversion and online account opening. Deposits, account inquiries, credit card, and mutual fund services can all be viewed while fund transfers and payments are executed in real-time using Finacle direct banking. Complete with preconfigured parameters and process maps, along with support for multilingual callcenter operations, the solution enables rapid rollouts.

The Finacle alerts infrastructure provides multi-channel alerts, establishing strong communication links that facilitates effective relationship management.

In addition, the solution is highly secure and supports multiple authentication mechanisms.

Delight customers with exceptional service

With Finacle direct banking solution, you can reach customers in real-time and provide them with a convenient and hassle-free banking experience which is both quick and simple. The three key areas that our solution focuses on include:

Customer experience: Finacle direct banking solution provides your customers with a seamless banking experience from start to finish. From registration, to account creation, account management and other banking transactions, customers can complete the entire process without having to step into a branch, using the channel of their choice. The solution also provides a smooth cross channel experience to customers, enabling them to initiate a transaction in one channel and carry it forward and complete it in another.

Customer servicing: Finacle direct banking solution helps you manage the entire lifecycle of prospect from 'suspect' to 'customer' stage. Get a 360 degree view of your customer

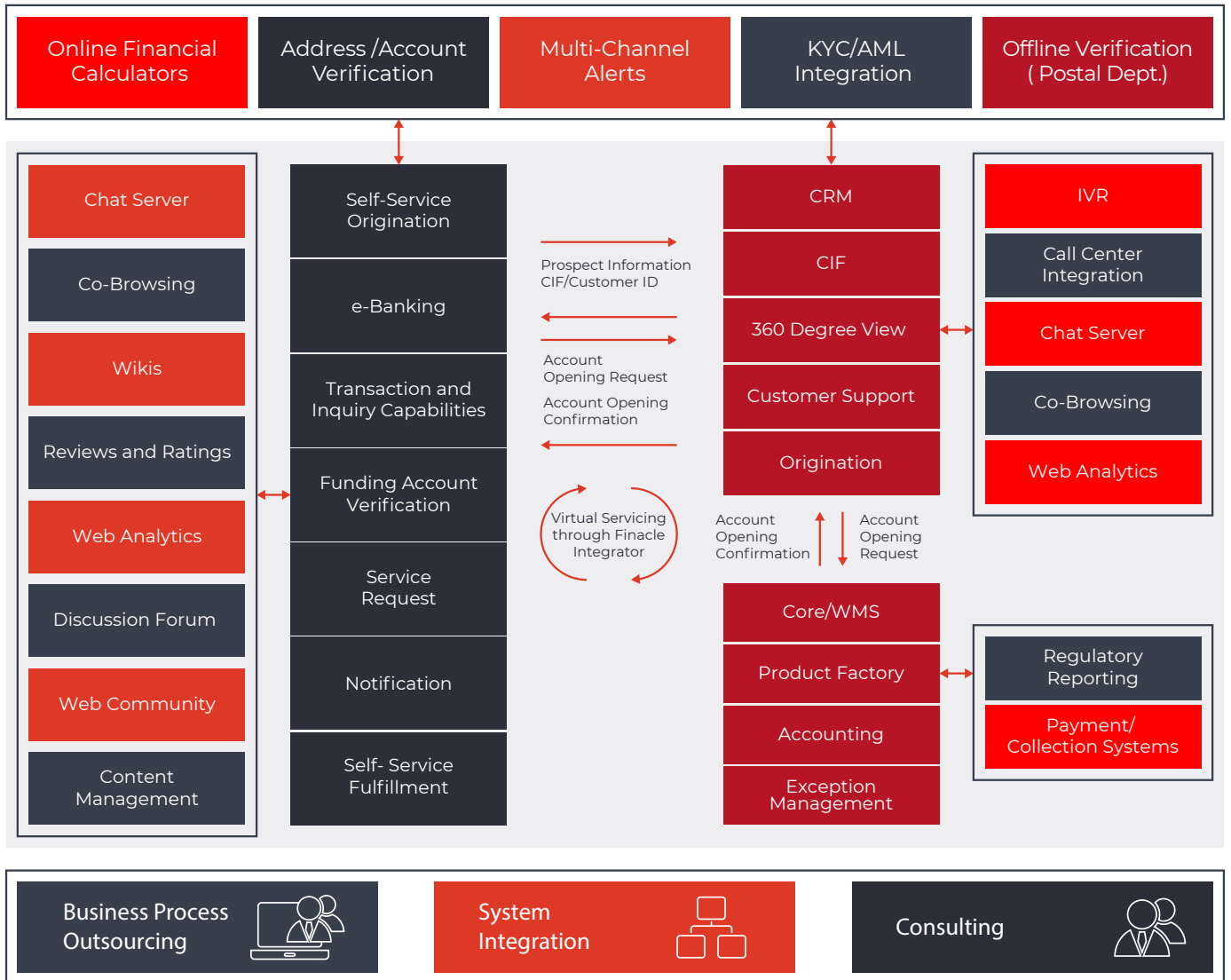
with the comprehensive lifecycle dashboard to improve customer experience and provide personalized service.

Customer empowerment: The solution integrates with the back-end host systems to provide real-

time information of accounts and balances to the customer 24X7. It provides a product catalogue with product selectors, simulators, illustrators, and comparators, which empowers customers to take informed

decisions. Finacle direct banking solution is highly configurable, flexible, and designed to configure and roll out new products quickly.

Functional architecture





Key modules

Online customer acquisition

Customer acquisition is a key component in a bank's business development strategy. Finacle direct banking solution provides comprehensive prospect-to-customer conversion functionality within the bank's portal. It also supports:

- Integrated online application forms, for asset and liability products, with financial simulation tools and selectors to engage prospects in personalized sales scenarios
- Secured support to save incomplete customer applications for completion on subsequent visits through the same or other channels
- Capturing of funding account details and processing of verification through penny payment mechanism and interface with third party vendors
- Flexibility to determine the level of functionality made available to Internet subscribers at various points in their application process
- Workflow enabled customer creation in compliance with KYC, AML and OFAC regulations
- Multi-channel alerts engine to notify prospects about the status of application across every stage of application processing

Online service fulfillment

Providing timely and appropriate services to customers is often a key

differentiator for banks.

Finacle direct banking enables banks to offer services such as:

- Balance and transaction reporting
- Personal financial management
- Intra-bank transfer, inter-bank local payments, and inter-bank remittance
- Payments through multiple networks such as ACH and SWIFT
- Electronic bill presentment and payment
- Peer to peer payments
- Access to secure mail service to interact with relationship manager
- Service request framework to address customer requests and complaints
- Inquiry services to track online activities
- Complete relationship view encompassing third party systems

BPO services

Business process outsourcing has been successfully leveraged by many efficient banks. By providing these services, Finacle direct banking unburdens a bank's staff and provides a production-proven alternative. The outsourcing services on offer include:

- Pre-configured process maps and SLAs for service fulfillment
- Templates defining operational processes, complying with AML guidelines and industry standards

for complaints management, change management, escalation management, and reporting

- Templates for market launch business case and staffing plans
- Operations Excellence Management System (OEMS) for SLAs
- Workforce management
- Quality control
- Performance reporting
- Knowledge management systems to share best practice

Other value-additions

- Powerful online sales enabler and customer empowerment infrastructure
- Support for multi-channel and cross channel experiences such as initiation of transaction over one channel, and consummation in another
- Multi-entity, multi-brand, multi channel, multilingual, and multi currency support
- Integrated alerts and reporting infrastructure
- Powerful STP infrastructure
- Interoperability with third party applications
- Support for 24X7 operations through channels and back office

Business benefits

Acquire customers aggressively

Demand generation is enabled by Finacle direct banking through online sales enablers for banks with no branches to drive customer acquisition. Support for multi-channel self-service fulfillment significantly increases banking convenience. The solution also supports campaigns that support competitive pricing, loyalty campaigns and brand strength, by optimizing marketing efforts resulting in greater conversion of prospects. The reduced service distribution and transactions cost, which the solution enables, can be passed on to customers or added directly to the bank's bottom line.

Increase speed to market

The Finacle direct banking solution with its pre-configured parameters and process maps can be adjusted to include local flavors for rapid speed-to-market. The ready-for-market outsourced back office, with resources skilled in Finacle modules and functions, can be centralized and leveraged to address the needs of direct business entities in new

geographies and existing markets. Support for multilingual call-center operations ensures that these multi-entity rollouts service customers effectively.

Lower total cost of ownership

The solution is differentiated by the options it presents to banks to outsource operational logistics, leveraging resources with Finacle product expertise. This maximizes service efficiencies and cost rationalization. A single installation of the solution can support multiple roll-outs, bringing down the costs of product and service innovation significantly.

Increase right sell opportunities

The seamless integration of online and offline channels presents a customer-centric architecture that maximizes self-service channels ranging from ATMs to kiosks. It enables branchless banks to offer a one-stop financial portal for customers, complete with timely advisory services. This effectively supports true relationship banking providing a robust framework for right-sell opportunities.

Provide improved security

The solution provides extensive security features and a sturdy grid to integrate with specialized security software. Through multi-factor authentication, it enables the direct bank to offer products that are highly secure and gear up to withstand the onslaught of security threats around online transactions.

Delight customers

Multiple self-service channels supported by Finacle, finanz tools and alerts engine, empower customers to manage their banking activities more easily. The easy-to-use, pre-populated content management tool kit provides timely and relevant advisory services.



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.



Inspiring Better Banking
www.finacle.com

For more information, contact finacle@edgeverve.com

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