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Is your bank ready for tomorrow?

The financial services industry is undergoing significant transformations. Mergers, consolidation, expansion, shifting customer preferences, emerging non-traditional competition and a continuously evolving complex regulatory environment are just some of the issues on the minds of bankers worldwide. With change coming this rapidly, banks must quickly embrace the new world order and accelerate growth to stay a step ahead of the competition. This requires shedding away the complexity which has grown significantly across business functions and operations.

Banking leaders understand that technology is critical for simplifying banking to create sustainable business growth. But, many are burdened with disparate host systems added piecemeal, over time, and developed on obsolete technology. These legacy systems are simply not equipped to readily respond to change. However, bankers, having grown weary of lengthy deployments and the ensuing business disruption, have apprehensions about transformation. Yet, the need to modernize the organization remains as compelling as ever. A pain-free approach to banking transformation, with an adaptive solution at the core, will prove invaluable for banks looking to gear themselves for tomorrow

Finacle core banking

Finacle core banking solution is a comprehensive, agile, componentized yet integrated business solution, addressing all the core needs of banks, in easy-to-

configure modules. Finacle provides all the building blocks of business functionality enabling users to configure products and processes flexibly in order to adapt to a dynamic environment. With a 360 degree single source view into customer accounts, banks can empower customers with relevant information and delight them with the right offerings, presented at the right time through the right channel

The solution's componentized structure gives you unmatched agility to modernize at your own pace - progressively or an integrated manner - to meet business priorities. The solution also enables you to dynamically refresh your business model by adding or upgrading existing modules and components selectively to reach out to new customer segments. This helps you realize modernization benefits in months as against years. The solution's readymade integration adaptors and its compliance to industry standards reduce integration costs and further simplify your transformation journey.

Comprehensive offering to support growth

Finacle has a layered Service-Oriented Architecture (SOA), STP capabilities, Web-enabled technology, and supports true 24 X 7 operations, so banks can:

Create a differentiated and unique customer experience: The Finacle core banking solution enables banks to provide a hassle-free and unified banking experience to customers that's personalized to their needs.

Expand product offerings: With a robust and comprehensive core solution,

banks can expand product offerings on demand and stay ahead in a competitive marketplace.

Configure bundled product suites: The modular nature of our solution allows banks to easily configure bundled product suites to cater to the growing demands of today's customers.

Offer differential pricing: This is not an option but a need for banks today and our solutions gives banks the flexibility to offer differential pricing.

Generate right-sell opportunities: Finacle core banking solution enables a 360 degree view of customer relationship to generate actionable insights for maximizing right-sell opportunities.

Eliminate data redundancy: Our core banking solution helps banks build a master data system that consolidates all customer and product data and eliminates redundancy.

Reduce costs: Our enterprise class components empower you to create central processing hubs and eliminate duplicate functions & applications across business units

Increase the productivity of frontline staff: Automation and ease-of-operation lends itself to increase in productivity.

Comply with emerging global regulations: Compliance is every bank's concern. With our solution banks can rest assured of being compliant with growing regulations.

Manage growth with proven scalability: The solution is designed to be scalable and support your pace of growth.



[Finacle Banking](#)

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These awards recognize the best-in-class transformations we have delivered for our clients and our industry leading solution suite.. 3 billion accounts An assessment of the top 1250 banks in the world reveals that institutions powered by the Finacle Core Banking solution, on average, enjoy 7.. 2 points lower costs-to-income ratio than others This unified solution for retail, SME and large enterprise customers.

Finacle helps traditional and emerging financial institutions drive truly digital transformation to achieve frictionless customer experiences, larger ecosystem play, insightsdriven interactions and ubiquitous automation.

finacle banking

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Ltd (FE CREDIT), a subsidiary of VP Bank and the market leader in consumer lending in Vietnam.. Today, banks in over 100 countries rely on Finacle to service more than a billion consumers and 1.. This marketplace is exclusively designed to put the spotlight on the innovations ushered in by Finacle partner ecosystem.

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