

Banking and Financial Services

Business Process Services



In today's highly competitive environment, the Banking and Financial Services (BFS) sector seeks new low-risk financial services products. While re-examining the approach and focusing on these new initiatives, banks, like you, need to reduce operational costs, while enhancing your ability to differentiate, innovate, and transform. Equally critical is the need to retain and maximize the potential of your existing customers and improve loyalty.

To address these needs, we, at Tata Consultancy Services (TCS), offer our Business Process Services for the Banking and Financial Services domain.

Overview

While the global economy is on the road to recovery, banks continue to face the pressure to adapt to a changing business climate in which cost-cutting and doing more with less are the norm. Banks, therefore, are finding new ways to innovate and add business value while keeping in line with budget constraints. Apart from moving towards new low-risk financial services products, banks also seek to retain and maximize the potential of the existing customers.

Our business process services for the BFS domain provide a holistic and innovative suite of financial products across corporate banking, capital markets and consumer banking. Our services are backed by our deep domain expertise and proven track record. We also demonstrate our experience of over a billion transactions and calls handled across multiple environments and time zones on a 24X7 basis.

Our Offerings

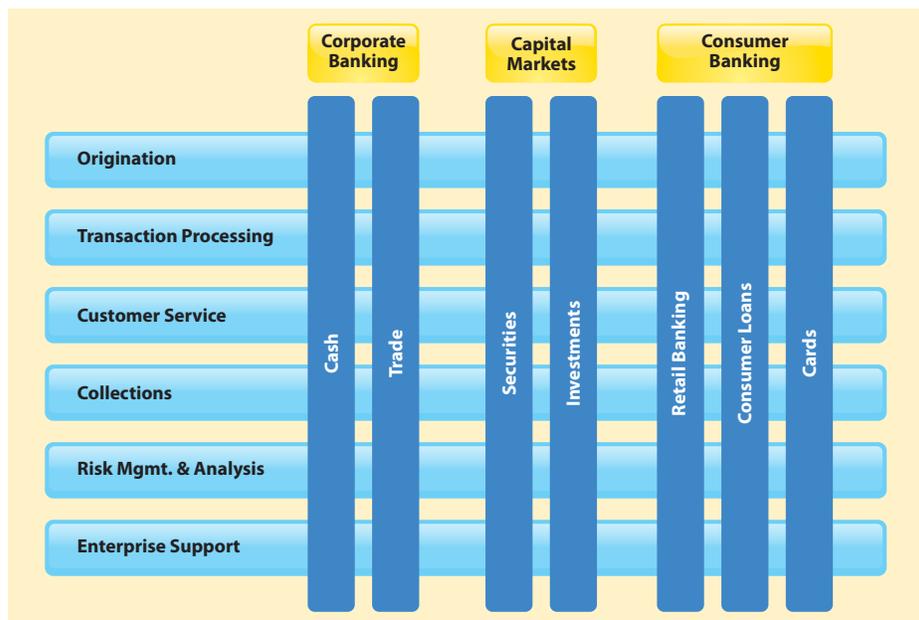
We provide end-to-end banking and financial services across the entire value chain, catering to your current and emerging business needs. Our offerings include:

- **Cash and trade.** We offer complete services in the cash and trade space.
 - **Cash.** We provide cash servicing products including remittances, funds transfer and payments, account services, financial messaging, clearing, treasury expense processing, account opening and closure, setting credit limits, funds transfer, cheque processing, and support.
 - **Trade.** Our portfolio of services range from Letter of Credit (LC) issuance, advising, bill booking and payments, guarantees, reimbursement, account opening, maintenance, system updation of credit

limit, collateral review, document scrutiny, funds transfer, and transaction authorization.

We also provide risk management and analytics such as regulatory reporting, analytics/ business process reengineering, and reconciliation.

- **Securities and capital markets.** Our securities offerings span funds administration, transfer agency, corporate actions, compliance reporting, investment operations, reconciliations, and risk operations. Our brokerage or mutual fund services include depository services, equity operations, dividend research, reconciliations, account opening, maintenance, welcome letter, Personal Identification Number (PIN) generation, trade processing, confirmation and settlement, cash and trade position reconciliation, calculation of fund Net Asset Values (NAVs), pay-in and pay-out – cash and securities, order booking, validation, confirmation, and settlements for investment operations services, enquiries and investigations, resolution of exception, and custody operations.
- **Retail Banking.** We provide services that span across the banking domain including account maintenance, funds transfer, time deposits, and investments/ brokerage. Our services also include account fulfillment embossing, card dispatch, ATM recon, collections, overdraft/ advances, helpdesk, and service management.
- **Consumer Loans.** We empower our customers with the most comprehensive and reliable services in this space. Our services include verification, vendor management services, disclosure packages and welcome kits, quality control and analysis, loan disbursement and transfer, pre-screening and



An overview of our BFS Business Process Services

application capture, indexing and stacking, credit underwriting, account and credit line setup, account maintenance, inbound customer service, investigation and resolution, setup escrow lines, foreclosure audit review and equity analysis, pre-sales foreclosure management, bankruptcy management, skip tracing, debt collection calling, and loss mitigation.

- **Cards.** We offer customers comprehensive services related to card products including credit cards, debit cards, business/ commercial cards, charge cards, and private label cards. Our services include data capture, credit under writing, card embossing, delivery tracking, demographic maintenance, authorization, account interchange and settlement, cheque presentation, recovery, skip tracing, voucher processing, bounce tracking, and others.

The TCS Advantage

At TCS, we collaborate with you to transform your business by leveraging our expertise across IT and Business Process Services. We provide comprehensive services spanning hosting, technology, outsourcing, financial, and consulting. In addition, our Global Network Delivery Model™ is tailored to your global business needs and enables you to leverage varied locations globally.

By partnering with us, you gain from our:

Industry domain expertise. We have successfully serviced and partnered with some of the world's largest and diverse BFS organizations. This has helped us develop sound domain knowledge in various banking, cards, loans, and corporate business-related products including trade, cash management activities, equities,

and mutual funds across a range of complexities.

We have a suite of specialized offerings across domains with over 18,000 dedicated associates and 800 banking domain experts delivering exceptional value. This scale helps in supporting global enterprises in ramping up the operations as per business requirements.

Delivery excellence. We annually process over 1 billion transactions for the BFS domain across the Corporate Banking and Consumer Banking space. Along with a strong emphasis on accuracy and quality, we have a consistent track record of meeting and exceeding SLAs. Additionally, our framework ensures that risks are identified, mitigated, periodically monitored, and re-assessed. We focus on setting high standards of governance and drive compliance to various BFS policies such as operational risk, information and data security, country compliance programs, fraud management, business continuity management, and process risk review. We have been audited & appreciated by KPMG for our path-breaking transition methodology.

Business Transformation: Platforms. We offer processes on our platform thus guaranteeing you best-in-class technology while reducing your Total Cost of Ownership (TCO). Our TCS BaNCS suite of solutions embeds the interactive, intuitive, and instantaneous nature of the emerging business of banking, and is coupled with service orientation to empower your needs.

Our TCS Aspire Service is a platform based Reconciliations and Investigations Service. The platform is based on SmartStream TLM and managed completely by TCS. Customers pay on a per transaction basis while the management & implementation of applications / technology is completely owned by TCS.

Experience Certainty

Experience Results

- Almost 50% cost savings due to automation of manual process
- Upto 30% increase in Finds/Hr due to Skip Tracing “Optimizer Engine”
- Up to 60% reduction in turnaround time (TAT) for select processes while maintaining accuracy
- Nearly 25% faster time to market for select offerings

Experience Leadership

- Up to 25% savings per annum due to redesign or optimization of select processes
- Cost Savings of around 30% by Automation, Process redesigning and reengineering, industry best practices, platform implementation and IT - BPO Synergy enabling business transformation

About TCS' Business Process Services Unit

Enterprises are looking to drive sustainable growth and profitability, and stay relevant to their customers in increasingly regulated, competitive, and global markets. TCS fosters proactive and strategic partnerships with its clients to achieve these goals.

Our ValueBPS™ approach helps enterprises achieve significant and sustained business outcomes by leveraging our deep domain expertise and operations redesign methodologies such as FORE™. Our approach also encompasses robotic process automation (RPA), analytics and insights, our unique IT-BPS synergy, Business Process as a Service (BPaaS) models, and business process management (BPM).

TCS' Business Process Services include core industry-specific processes, analytics and insights, as well as enterprise services such as finance and accounting, HR, and supply chain management. Our cross-industry solutions ensure faster realization of business value. TCS has consistently been recognized as the leader in various service lines by leading analyst firms.

Contact

Visit **TCS' Business Process Services**

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Blog: **Agile Business**

About Tata Consultancy Services Ltd (TCS)

Tata Consultancy Services is an IT services, consulting and business solutions organization that delivers real results to global business, ensuring a level of certainty no other firm can match. TCS offers a consulting-led, integrated portfolio of IT and IT-enabled infrastructure, engineering and assurance services. This is delivered through its unique Global Network Delivery Model™, recognized as the benchmark of excellence in software development. A part of the Tata Group, India's largest industrial conglomerate, TCS has a global footprint and is listed on the National Stock Exchange and Bombay Stock Exchange in India.

For more information, visit us at www.tcs.com

IT Services
Business Solutions
Consulting

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