

Global Channel Partner Program



TCS BANCS



The banking landscape is fast becoming one of leveraging technology and knowledge to be more agile, flexible and innovative. Emerging banks today are looking to leapfrog product innovation and at the same time be able to offer benefits of latest technology to their customers with minimal cost outlay. For this, it is imperative for banks to adapt a scalable, packaged technology solution that can facilitate quick time-to-market and grow with their business without periodic re-platforming. Banks are also constantly exploring opportunities for growth and expansion even as they pursue customer-centric strategies. Joining hands with the right technology partner can make this easy for any financial institution and, in turn, help in acquiring new customers and grow beyond horizons.

The **global channel partner program** from TCS BaNCS, comprises three strong elements:

- an internationally acclaimed banking product suite in an 'Off-the-shelf' format
- a strong local partner who brings the local know-how
- quick accessibility and support along with a strong enablement program, which enables our partners to succeed

This fit-for-purpose, easy-to-use solution, delivered through our partners can help emerging financial organizations benefit from advanced international banking best practices, flexible architecture and pre-configured products. TCS enables its partner to provide implementation services and first level of production support, thereby helping banks achieve quick time-to-market, reduced costs and enhanced operational efficiency.

Our Universal Banking technology platform supports aggressive growth initiatives and can provide the necessary agility to adapt to continuously changing environments - be it business or technology. We have customers of all sizes, scale and complexity in both emerging and established markets. The comprehensiveness of the offering, the ability to integrate with other systems, the platform and deployment choice it offers, altogether make it a compelling proposition from a total cost of ownership perspective.

Overview

In today's competitive financial services landscape, we may come across a bank looking to replace its manual processes or legacy systems with a contemporary platform, or an emerging bank looking to expand its businesses with quick introduction of new products and access to multiple channels. TCS BaNCS offers its "shrink wrapped" Universal Banking solution including deposits, loans, treasury and channels, to address all such banking needs with its flexible architecture and the ability to provide easy configurability and automation.

With our modern, component-based, next generation architecture, we make it easier for banks to improve operational efficiency. Further, with our strong partner collaboration, their local knowledge and expertise, we help banks enjoy the benefits of best banking practices and international technology standards, tailored to additionally meet local needs. Trained

through a structured program which comprises both application and methodology related aspects, our partners are capable of implementing, deploying as well as supporting.

Agility – Excellence in deploying new products and services

With our Universal Banking technology, we empower, enhance and extend the traditional 'Business of Banking'. Through its ability to configure and manage the entire life-cycle of customer banking processes - from origination to servicing - the solution uniquely focuses on orchestrating all banking capabilities with customer and product dimensions. The TCS BaNCS platform encompasses an array of pre-configured, customizable banking product lines, including - deposits, consumer and commercial loans, business and retail accounts, domestic and international payments, treasury and various banking channels.

"To provide our services and products according to our customers' needs, we transferred our systems to support a single view of the customer. We consolidated data so that users get information on the account level or the product level, but also from wealth management and the lending side of the bank. When a customer comes in, you can type the account number, and you get all of the major information about that customer. Some information we can aggregate using batch processes, but other information is real-time – and for that we need data from TCS BaNCS."

Taishin Bank

"TCS BaNCS provides Bank Negara Indonesia with a comprehensive, openly integrated core banking solution that assists to drive customer growth and enhances new product development."

Bank Negara Indonesia

Universal Banking Solution Highlights

- Complete coverage of lines-of-business including deposits, loans, payments, treasury management, trade finance – with functional depth and market-tested reliability
- Cross-channel integration: Provides consistent customer experience across multiple channels with complete visibility to the bank's servicing agents and enables anywhere, anytime banking
- Provides a single view of the customer to the bank and the bank to its customers
- Facilitates online real-time limits, exposures and servicing
- Supports commercial and consumer banking
- Flexible pricing structures and product configuration capability

Benefits

Through our **global channel partner program** we provide the emerging banks and financial institutions with the following benefits:

- Backed by local partners for services and support, our product addresses a gamut of banking needs
- Provides access and a window to international banking standards and products thereby jumpstarting a bank's growth
- Affordable and easy-to-use universal banking solution, which is pre-packaged to meet the immediate needs in a short time span
- Flexible, scalable, fit-for-purpose, market-ready solution at minimal investment and lead time
- Offers local flavor to an international offering from a functional coverage and a services delivery perspective
- Next generation, future-proof technology architecture
- Our standard TCS BaNCS implementation methodology powered by product configuration accelerators and a host of other support tools helps banks in quick go-to-market hence enhancing the ROI

Why TCS BaNCS

The TCS BaNCS product suite for banking, capital markets and insurance enables business transformation in financial services. Increasing operational efficiency and helping financial institutions stay agile, our solutions deliver a competitive edge with unmatched certainty. We aspire to be better than established benchmarks, which is why we have embedded an Alpha ("α"), representing superior returns delivered to our customers, consciously and prominently within our brand. The plug and play, component-based product suite consistently turns in impressive benchmark results, with a fine-tuned, highly scalable technology architecture that supports financial institutions with the highest capacities for transaction volumes, peak transactions per second, and transaction history size. With such a track record, it is only natural that the TCS BaNCS product suite can help financial institutions of any size gain a distinct, competitive edge.

Contact

To know how we can help you innovate, transform and experience certainty through our Global Channel Partner Program, connect with us at www.tcs.com/bancs or tcsbancs.gcpp@tcs.com

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.

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