



anyplace is a banking place™



TCS B α NCS, a universal financial platform

Embedded Transformation Intelligence from TCS B α NCS

Creating a simple but unique customer experience in line with sophistication and variety of their demands is becoming increasingly significant today. More so in financial services. With globalization and an ever-changing regulatory environment, financial institutions are retooling themselves to come up with 'just-in-time' and personalized products. Risk management, analytics and business intelligence applications are being leveraged to strengthen customer relationships and enhance loyalty.

Tata Consultancy Services believes that a radical shift is occurring in the way financial institutions are delivering customer experience. This reorientation is visible in the form of new and flexible business models and selective investments by financial institutions in technology innovation to gain market share and position for further growth.

In this game, service, value and convenience are the mantras of success. Process and service innovation will create value for banks by attracting customers through simplicity and efficiency.

Transforming customer comfort levels, for financial institutions, would mean increasing transparency, providing the 'right' information to customers instantaneously, and using the right technology applications to make this happen.

Tata Consultancy Services has architected the TCS B α NCS suite of universal financial solutions, embedding the interactive, intuitive and instantaneous nature of the emerging business

of financial services, coupled with service orientation to empower your organization's unique needs.

TCS B α NCS – Enabling Transformation

TCS B α NCS enables transformation in financial services through its holistic suite of solutions. A market-ready universal financial platform, each solution in the suite runs as a scalable, robust component, fully integrated with existing business models, enterprise and technology infrastructures. The TCS B α NCS platform encompasses an array of pre-configured, customizable banking, capital markets and insurance products. All these products are integrated across their respective value chains through business process configurability available in the service integrator component of the product suite. Built on open architecture, this component-based product suite leverages service-oriented and event-driven architectures. Developed on TCS' in-depth market understanding through numerous interactions with more than 250 customers across 80 countries, this product suite offers one of the broadest end-to-end functionality for financial services.

A Universal Financial Platform for Transformation - TCS B α NCS

Integrated	Component-based
Market-ready	Service-oriented
Open, modern platforms	Scalable

TCS B α NCS aspires to be better than established benchmarks, which is why we've embedded an Alpha (" α ") consciously and

prominently within our brand, to remind ourselves of the superior returns that we strive to deliver to our customers. Our ability to foster rapid time-to-market with new products allows organizations to transform themselves into nimble competitors with scalable offerings.

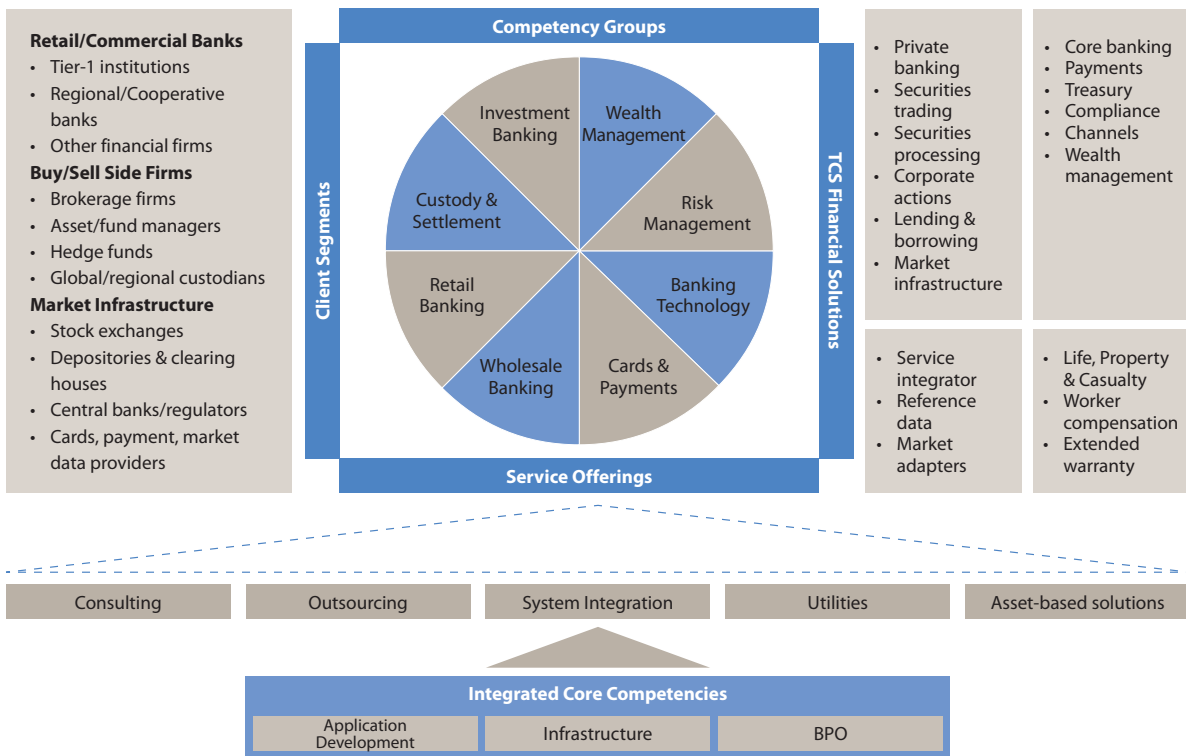
We consistently turns in impressive benchmark results, with a fine-tuned, highly-scalable technology architecture that supports financial institutions with the highest capacities for

transaction volumes, peak transactions per second, numbers of users and branches and transaction history size. These benchmark results scale down as well as up, so that financial institutions can exceed their competition without size restrictions.

Our Co-Innovation Network is a true partnership that serves as a framework for sharing best practices and innovation, and our 'Experience Certainty' mindset ensures the brightest of futures for all our customers.

TCS B&NCS

Banking | Capital Markets | Insurance



Our Business - Catering to the Entire Value Chain of the Financial Services Industry

Banking

With a return to conservative banking practices and revisiting of business models, enterprise risk and performance management is gaining prominence. Compliance is moving to the surveillance level, while there is a renewed focus on improving cost-income ratios and creating even greater operational efficiencies. Next generation CRM, Sales and Service tools will help enhance your firm's customer wallet share and retention. Smart use of technology helps banks create and scale efficiencies, and grow the business. The need of the hour is to have the right mix of interactive, user-friendly and efficient technologies that deliver flexibility, interoperability and greater operational control.

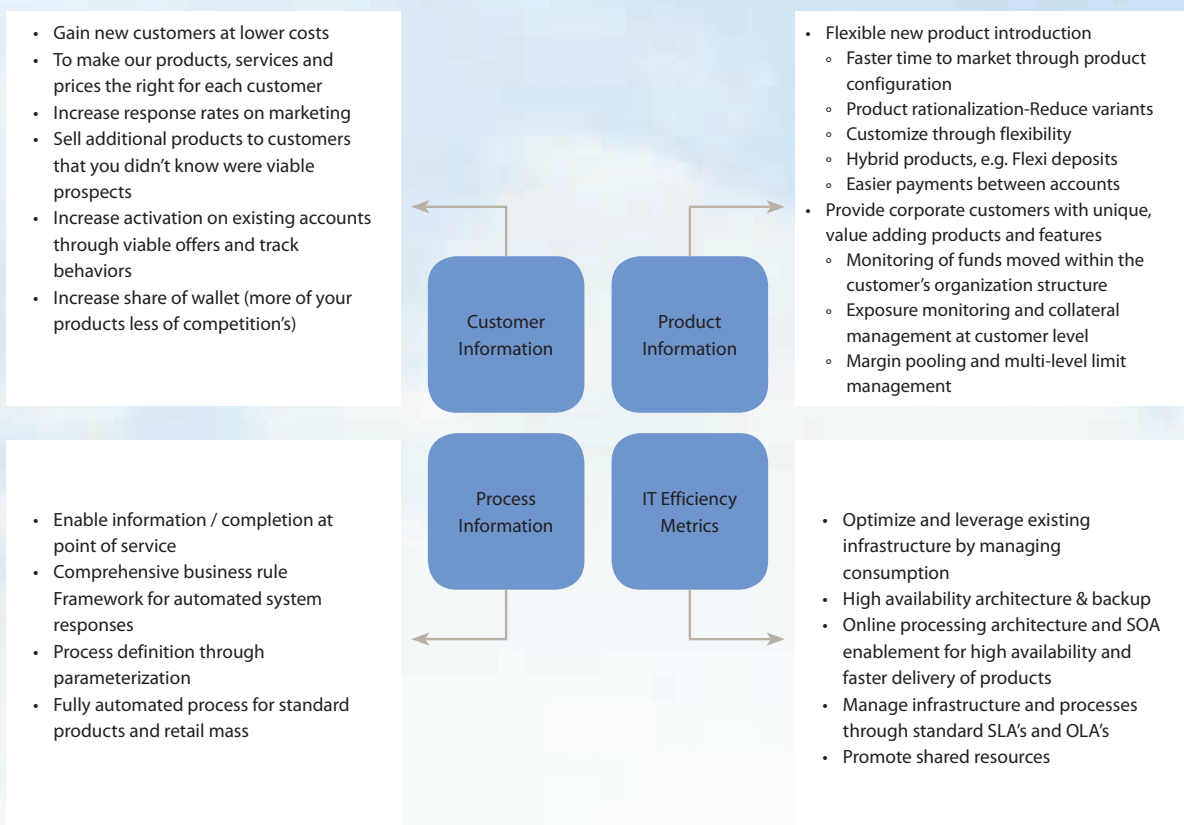
How can we help banks launch new products faster than ever before? How can we help a bank benchmark itself against its top quartile peers globally and then make it competitive? How can we help banks manage risks but also propel them to the next plane of surveillance? It is in responses to such questions that enables TCS BαNCS to deliver certainty to customers. TCS BαNCS stands out for its high scalability and high availability as proven by it being selected by two of the world's largest banks in terms of branch infrastructure, customer account totals and transaction throughput.

TCS offers Full Services Play, i.e., an integrated solution leveraging its core strengths of IT, Infrastructure, BPO and Business Solutions. This involves structuring a 'Business Transformation' program that will deploy and leverage a modern Banking Information Network as depicted in the diagram below.

The TCS BαNCS product suite for banking includes:

Universal Banking: Universal Banking is a platform that encompasses an array of preconfigured, customizable banking product lines, including - deposits, investments, retirement accounts, consumer & commercial loans, mortgage loans, equity financing, cards, payments, treasury management and trade finance. The Universal Banking solution from TCS BαNCS is proven to be a technology platform that supports aggressive growth initiatives no matter what the strategy (organic, cross-border, acquisition or consolidation, or in the introduction of new businesses such as Microfinance).

Core Banking: Our Core Banking platform enhances the basic business of banking with the capability to configure and manage the full cycle of banking processes, from origination to servicing, across multiple channels. The solution supports banking operations across entities, time zones, languages and currencies. Institutions of every operational size and complexity



Business Transformation Program to deploy a modern "Banking Information Network"

across the globe are using our solution. Coupled with our business process templates and implementation expertise, our clients have achieved transformational benefits.

Payments: With our universal payment architecture, we have an award winning integrated Payments platform for both domestic and cross-border payments supporting a wide range of payments products like transfers, collections, bills of exchange, postal payments and CLS clearing. The solution has successfully delivered efficiencies by reduction of operational costs and lowered risk through the consolidation of multiple systems into regional hubs or a single processing center.

Compliance: Compliance provides a comprehensive framework for achieving regulatory compliance, risk management and financial crimes detection. An intelligent learning engine that uses neural network technology to detect and report suspicious activities is a key enabler in this framework.

Financial Inclusion: TCS leverages branchless banking principles through the TCS BαNCS Financial Inclusion (FI) gateway, a solution that provides financial institutions and microfinance organizations with extensive and easy reach to an unbanked population. It is a solution that links end users located in remote areas through multiple delivery channels. Deployed at leading banks in India, this back-end-agnostic solution can connect to any type of frontend device – kiosk, laptops, smart devices, among others.

Islamic Banking: Islamic Banking is compliant with interpretations of Islamic law to suit different banking and fund

“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 BαNCS,” says, Josephine Yang, Senior Vice-President, Consumer Banking System Division, Taishin Bank.

management requirements. The solution supports Islamic banking with products for Musyarakah, Mudarabah, Murabahah, Hajj Savings, Wadiah, Qardhul-Hassan, Salaf, Istisna’ Ijara, Bei Al Arboun, Kafalah, etc.

Treasury: With full integration to front-office dealing systems and decision support tools, Treasury allows financial institutions to manage their portfolio that covers a wide range of treasury products including cash management, foreign exchange, money market, securities and derivatives. This enables the bank to look at offerings like liquidity management, cash flow forecasting, cash concentration and other such services.

To know more about our global banking transformation case studies and best practices, visit us at www.tcs.com/bancs



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Borderless trading and advanced automation enablers like rule based and algorithmic trading are becoming a reality. The need is to have systems that are insensitive to the volume of transactions. With globalization and technology spurring this wave, your enterprise needs to be prepared to manage increasing volumes, support multiple access channels and comply with stringent regulatory requirements.

The TCS BαNCS suite of solutions for capital markets offers multi-asset class trading, position keeping and settlement. Being SWIFT and FIX compliant, the STP driven Service Oriented Architecture enables direct market access, connectivity to clearing organizations, depositories and customers.

Corporate Actions: Corporate Actions is an end-to-end solution that automates the entire processing lifecycle of corporate events, helping organizations deliver accurate and timely data to stakeholders. The solution facilitates announcement capture, rule driven data scrubbing cum auto set-up, eligibility, entitlement and tax processing, all the way to disbursements with greater accuracy and control.

Lending and Borrowing: Lending and Borrowing is a systematic and business process led management of lending pools, configurable allocation algorithms, fee calculation methods, administration of loaned securities and collaterals with seamless integration to corporate actions, clearing and settlement.

Market Infrastructure: Market Infrastructure is built to address the need of central depositories, clearing organizations, stock exchanges and registrars and transfer agents. The solution has clearly emerged as the choice for clearing and settlement in both emerging and established markets. Highly scalable and especially developed for deployment in an integrated straight-through-processing (STP) mode, our solutions are based on cutting-edge technology and flexible service models.

Private Banking: Private Banking is a cohesive portfolio management solution that addresses the needs of private clients. The solution supports both discretionary and non-discretionary functions, offering full integration to order management, execution and bookings. It covers the strategy, performance

“Link Up Markets is an innovative joint venture for which time to market is crucial. We find a strong partner in TCS Financial Solutions because they possess a truly wide set of proven products and share a good track record of working together.” - Michael Jaeggi, Member of the Executive Board of Clearstream Services S.A. (On selecting TCS BαNCS as technology partner to support the development of the IT infrastructure for Link Up Markets.)

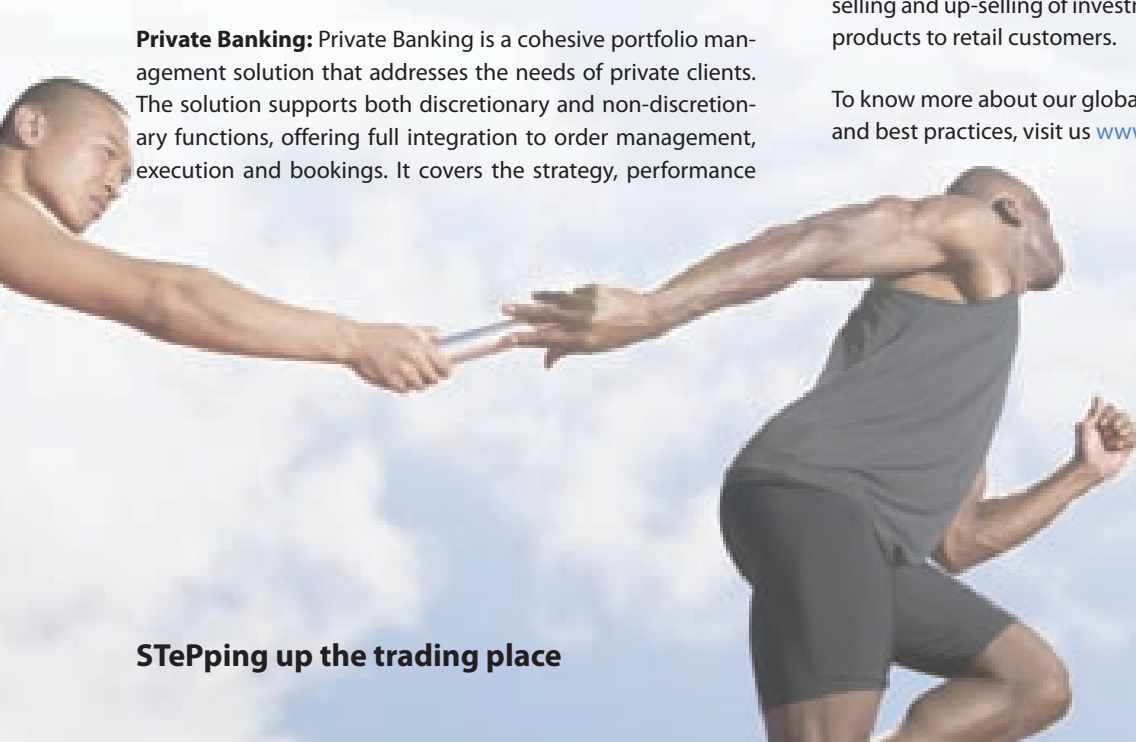
monitoring and reporting features, conforming to Global Investment Performance Standards (GIPS).

Securities Processing: Securities Processing is a fully integrated securities back-office platform. The solution supports the needs of global asset servicing, portfolio accounting, real-time trade processing, clearing and settlement in multiple currencies across multiple markets. The solution has business process support for both retail and institutional custody and enables a high degree of automation that has reduced operational risks. Furthermore, it enables advanced products such as contractual settlement across multiple asset classes.

Securities Trading: Securities Trading is a comprehensive, anytime, anywhere solution for seamless trading in multiple markets, currencies, asset classes and instruments. The solution covers order capture, order routing, execution management, market data, position management, risk management and pre-trade compliance.

Wealth Management: Wealth Management addresses the needs of personal banking customers who would like to be given the choice to be ‘self-directed’ as well as ‘advisor-assisted’ channels. The solution brings sophisticated advisory and financial planning tools to the end customers and enables cross selling and up-selling of investment and life style management products to retail customers.

To know more about our global capital markets success stories and best practices, visit us www.tcs.com/bancs



Changing demographics and globalization have led to increased opportunities in the insurance industry. The emergence of complex financial products and ever-increasing dimensions related to risk have resulted in newer challenges with regard to structuring insurance products. This also entails the need to have more industrialized and digitized insurance processes across the value chain.

To help you compete in this constantly evolving environment, TCS BαNCS offers a comprehensive Insurance solution to help meet the varied needs of your enterprise and your customers.

Agent's Workbench: Agent's Workbench is an easy-to-use, portable solution for agents that facilitate all customer management and new business functions.

Group Life: Group Life enhances enterprise-wide collaboration, improves product portfolio management and supports superior customer service.

Individual Life: Individual Life helps individual life insurance businesses to respond to market trends easily, focus on product innovation and customer self-service, and move up the value chain by making business processes more effective.

Product Workbench: Product Workbench takes into account the different facets of an insurance product. The solution helps you to configure and personalize your product offerings through a guided and simulated approach. This results in bringing out products faster to the market as well as leverage existing business processes.

"TCS BαNCS Insurance is an outstanding policy administration solution. It has provided our organization with a faster time to market and improved efficiency of operations. Excellent performance of the system in the operationally critical post implementation period was key to successful market entry." - Mr. Bela Horvath, CEO, CIG Közép-Európai Biztosító Zrt. (Pannonia Insurance)

Property and Casualty: Property and Casualty is a flexible and complete platform for property and casualty insurers that caters to different insurance processing needs - including quotations, policy management and claims - all within a single platform.

Reinsurance: Reinsurance is ideal for assumed and ceded reinsurance in the property, casualty and life domains.

Takaful: Takaful enables efficient and effective business functions for Takaful companies in compliance with tenets of Islamic finance.

Workers Compensation: Workers Compensation facilitates optimized cost of operations, better integration with partners and comes with an Agents Portal.

To know more about our global Insurance success stories and best practices, visit us at our website www.tcs.com/bancs



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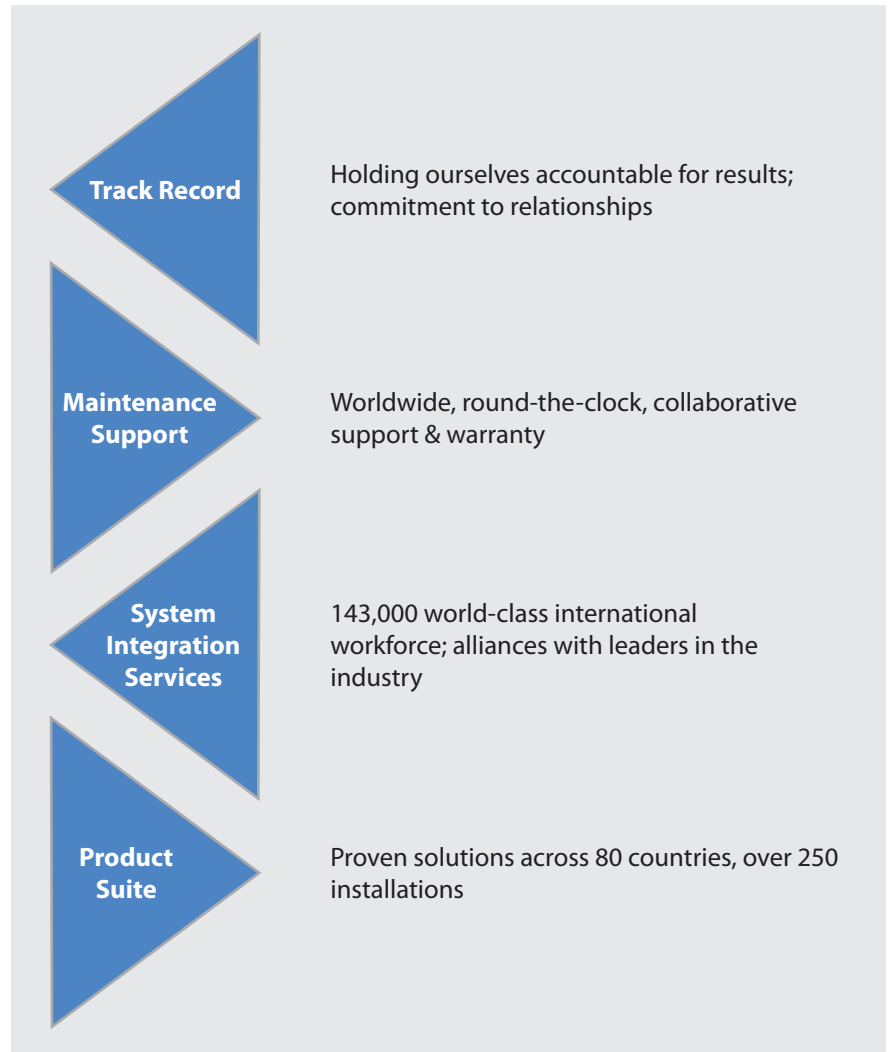
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TCS BANCs



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