



TCS B&NCS

Private Banking

Designed for the challenges of Modern Banking

Modular Private Banking solution

Directed for client centric working methods

Designed for Straight-Through Processing

Internet Banking Facilities

Real-time transaction processing and position update

A fully integrated front to back system

Secured access by external asset managers

Integrating a prospect/client management and compliance tool

Allied with a highly flexible order work flow management

Completed by a powerful reporting tool

Full SOA architecture application

Combined with a best of breed approach

Easy to implement and to maintain

Single source development concept

A Fresh Perspective

The constantly changing financial atmosphere has created new opportunities and risks for private banks and financial institutions. In recent years, several factors have contributed to the strain on Private Banking operations: higher profit expectations of stakeholders, continuing emergence of complex financial products which package risks in innovative ways, KYC and privacy concerns, the need to provide global services to local customers, the opportunities created by SEPA and MiFID, and the emerging focus on customer value management.

Operational requirements have never been greater and the risk of customer defection never higher.

Private Banks today need complete solutions which satisfy the needs of portfolio managers, risk managers, compliance officers, CFO's, regulators, clients and other stakeholders. Additionally, the Private Banks request the ability to offer innovative pricing models, to improve time-to-market for financial products, to assure high quality in order processing and to provide accurate and up-to-date client reporting.

Private Banks therefore ask for a partner who can assure "Financial Technology Freedom".

Focus

Customer Value Management

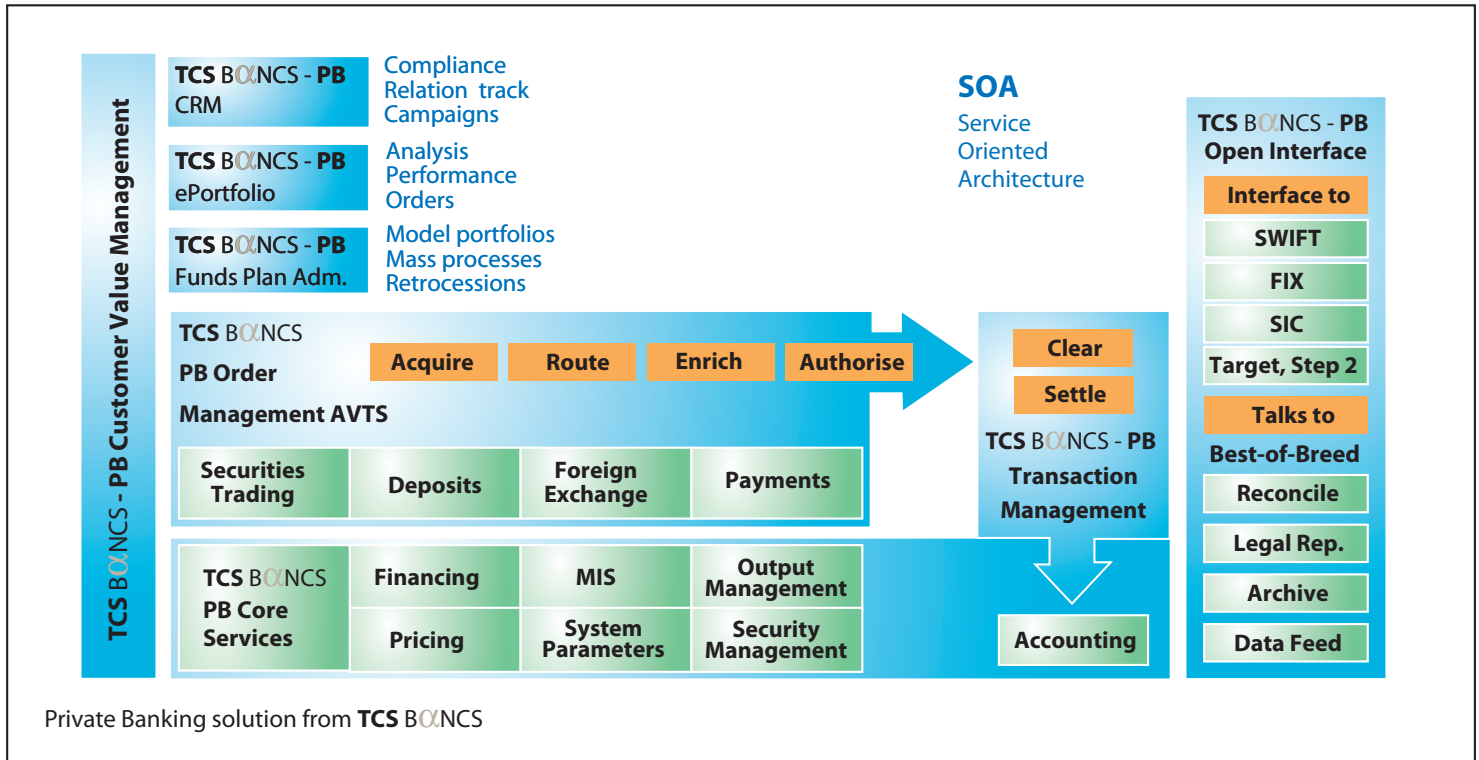
Customer Value Management (CVM) focuses on the maximization of customer profitability. This business component guides the client advisor to gather detailed knowledge about a specific client and his financial and personal environment, to cope with the duties of a Private Banking financial institution in terms of compliance, and is able to adjust to the specific requirements in terms of commercial and marketing actions (time management, visit management, campaign management for example). CVM combines extended CRM and compliance functions. In this respect it offers a complete contact history as a time line, provides control about existing and missing documents and streamlines access to archived documents. All of this is delivered in a framework of customizable process flows with the application of a four-eyes principle.

ePortfolio

ePortfolio is a front-end business component interfacing with the back-end systems by services. It is deployable in inter-, intra- or extranet allowing transparent and fully secured connections, based on specific profiles, to external asset managers, bank-internal employees, freelanced companies / institutes as well as clients. ePortfolio delivers a tool set providing sophisticated services in analysis (position details, performance, statistics), reporting (wealth and account statements), order entry and management for stock exchange, forex, money market orders and transfers.

The built-in Tactical Asset Allocation is an active portfolio management strategy which balances the assets in different categories or portfolios to accurately react to current market situations. Asset allocations and model portfolio can be handled to create multiple allocation models. As a result of the modelling, trading proposals in line with customer constraints are produced for further processing by the order management module.

As a highly adaptable Web Tool, ePortfolio can be used from anywhere in the world to securely access client data figuring the positions, transaction history, asset allocations, performance calculations and to drop orders of many kind. In this way, external asset managers and the bank's portfolio managers on travel are able to react immediately to the specific client requests.



Order Management:

STP or manual, it is your Choice

Order management is an automated and flexible workflow for collecting and generating orders, routing them to the relevant markets and pass them to the definitive booking. The module can be configured to reflect your actual internal organisation regarding the traders and dealers in charge or any targeted operating model. All transaction and order types can be “STPed” and if required, supported in a flexible and integrated environment.

Turning our Technology to Your Advantage:

The Private Banking Solution from TCS BANCNS is a complete solution platform based on SOA and further helps private banks to conduct better campaigns, manage prospects effectively and drive an improved conversion ratio from prospect to client. With advanced tools, private bankers can make informed decision about how to provide their clients with right information at the right time, while offering the right pricing model. TCS BANCNS helps private bankers to win their customers' business and trust.

TCS BANCNS - Enabling Transformation

TCS BANCNS 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 BANCNS 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 the 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.

About Tata Consultancy Services

Tata Consultancy Services (TCS) Limited is an IT services, business solutions and outsourcing organization that delivers real results to global businesses, ensuring a level of certainty no other firm can match. TCS offers a consulting-led, integrated portfolio of IT and IT-enabled services delivered through its unique Global Network Delivery Model™, recognized as the benchmark of excellence in software development. With over 143,000 of the world’s best trained IT consultants located across the world, TCS is uniquely positioned to deliver its flexible world class services seamlessly to any location. For more information please visit <http://www.tcs.com>.

Connect us:

To know more about the Private Banking solution from

TCS BANCNS, connect with us at tcs.bancns@tcs.com or

Visit www.tcs.com/bancns