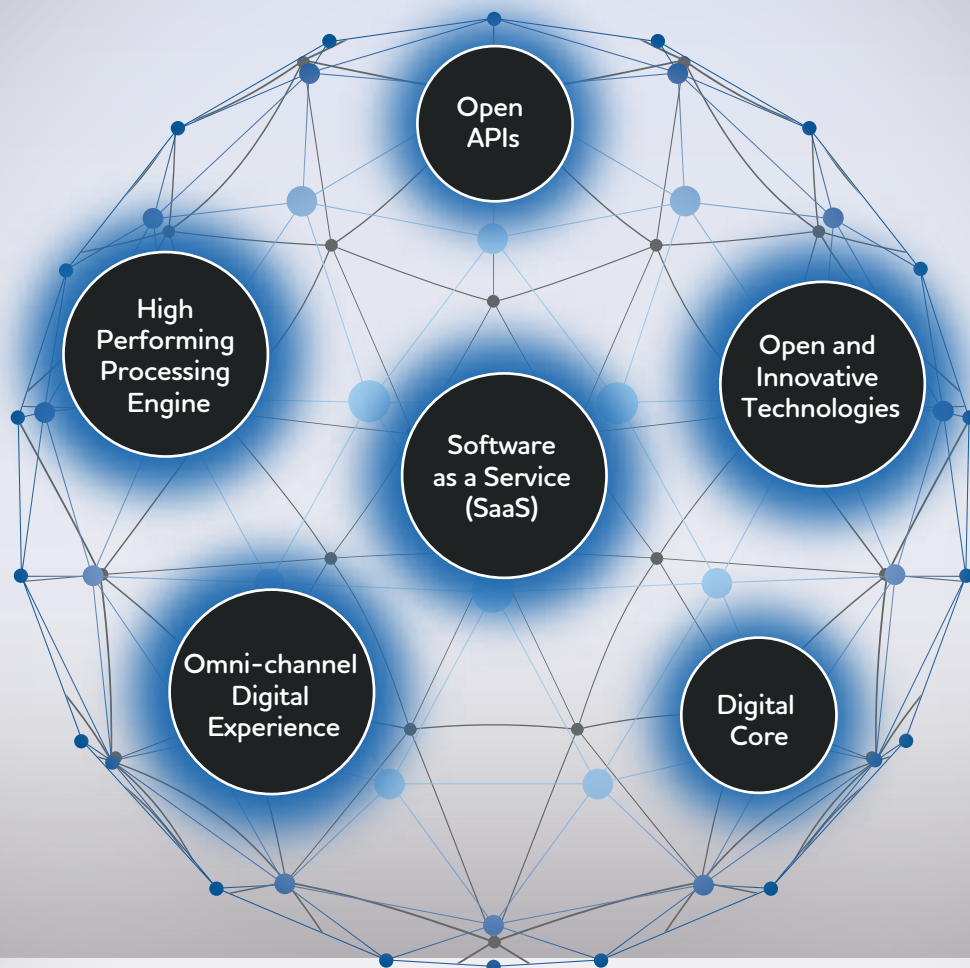


# TCS BaNCS Global Banking Platform

Empowering mutuals and credit unions to deliver true financial wellbeing



Mutuals and credit unions play a pivotal role in serving local communities with valuable financial services. However, with the intense competition from larger banks, fintechs, evolving customer demands, and regulatory compliance burdens, they face common challenges in the form of creating unique, modern digital banking experiences, lowering costs, and getting future ready while being regulatory compliant.

Recognizing the intensifying competition, they are gradually embarking on digital acceleration journey. To be competitive in the ever-evolving industry, they are required to be highly responsive and collaborative with other players in the industry. They need core processing systems that keep their data safe and well protected while being regulatory compliant. Also the new technology and best-in-breed ecosystem for supporting products at a very low point of entry, saving on acquisition costs and providing friction-less customer experiences.

TCS BaNCS, is one such Core and Digital Banking vendor, with its cloud based, future-proof technology and business model that can enable banks to fulfill their needs of technology excellence and cost efficiency, while bringing the best service to their end customers.

## TCS BaNCS Capabilities for Mutuals and Credit Unions

The TCS BaNCS Global Banking Platform for Mutuals and Credit Unions rests on an intelligent digital core and is designed to help financial services providers enhance the end-customer experience. This enables them to embrace open and innovative technologies that embody true digital customer engagement. Deployed at more than 450 installations worldwide, it is the largest collection of components, enterprise and consumer apps for the financial industry made available through the cloud, helping firms become more agile and intelligent by leveraging the power of new and extended ecosystems.

The TCS BaNCS Global Banking Platform can help your bank leverage the power of a secure and future-proof technology ecosystem through its Software as a Service (SaaS) solution, enabling a compelling, omnichannel digital experience that offers convenience and intuitive interactions through personalized offerings. As a whole, the solution can help you collaborate with partners and create a differentiated value proposition for your customers putting you ahead of your competitors.

The strong digital core of TCS BaNCS can expand capabilities by making business transactions and services highly secure and easy to integrate, as well as granular functionalities and extensible APIs that are made readily available to the larger bank ecosystem. Comprising innovative, adaptive digital apps and a high performing processing engine, our solution supports a suite of a wide range of products and services. It is tailored to fit the business and operating model of banks of all sizes, with an assured 24\*7\*365 availability.

## TCS BaNCS' Experience with Mutuals and Credit Unions

TCS BaNCS is the preferred choice of more than 150 leading community and regional banks and credit unions across the globe helping them to accelerate business growth based on innovation and superior customer experience.

One of the largest customer-owned financial institutions in Australia running on TCS BaNCS, won the Celent Model Bank Award 2023 for its Open Banking Program. The TCS BaNCS solution helped the bank with compliance of Australia's Consumer Data Right Act 2019 (CDR), creation of new strategic and enterprise-wide data architecture to support its growth strategy, and capabilities to use Australia's open banking regulation to support product and service innovation.

Scotwest Credit Union deployed cloud native TCS BaNCS Digital to deliver secure and powerful self-service experiences to their members and handled 40,000 new registrations and 100,000 transactions via mobile app within the first quarter of going live.

**“We applaud Al Maryah Community Bank and TCS BaNCS for winning the award in the Customer Experience and Innovation in offering categories, both of which demonstrate banking that is premised on self-service, omnichannel experiences, customer-centric products and speed to market.”**

**— Amit Jain, Co-head & Partner, IBS Intelligence.**

## The TCS BaNCS Solution encompasses:

### Digital Banking

- Omni-channel - Mobile, Tablet & Online Banking
- Advanced Security
- Retail & SMB banking
- Rapid adoption of industry trends
- Combines hi-tech with personalized user experiences for effective customer engagement
- Dashboards and Analytics to optimize performance and decision making

By enabling digitized and optimized business workflows, Straight-Through Processing (STP), and paperless interactions, we help your bank in offering a true digital experience.

## Core Processing

- Componentized Core Banking Solution addressing bank specific requirements
- Enhanced efficiency through automation of standardized and simplified workflows
- Enables transactions as Digital by Default
- Ease of integration through services and APIs
- Compliance with Federal and State Regulations Operational dashboards and reports

## Online Account Opening

- Real-time decision making for seamless customer onboarding and account funding
- Workflows enabling omnichannel enrollment
- Analytics to improve customer outreach and targeted marketing

## AML & KYC Compliance

- Rules for KYC as well as the risk for each entity can be configured so that at the time of customer on-boarding, the rules engine picks up these parameters, executes on them and, accordingly, profiles customers based on the risk level
- This module generates reports in multiple formats based on the parameters configured

## Flexible Deployment Models - Cloud hosting or on-premise

- Reduced IT complexity and lowered costs through automated Infrastructure provisioning
- Maintenance & upgrades without unexpected costs
- TCS BaNCS Cloud is a plug-and-play, pay-as-you-go, one-stop SaaS platform that has been adopted by banks of varying sizes across the globe for its future-ready digital architecture, functionality, business agility and operational efficiency. The TCS BaNCS Cloud platform's proven application architecture ensures anytime, anywhere digital access, scalability, resilience, high performance, and compliance.

## TCS BaNCS Global Banking Platform

Digital Channel



Mobile



Internet



Staff Assisted Branch Channel

### Integration Layer (Private/Partner/Public APIs) / Data APIs / Services

- Savings Accounts
- Term Deposits
- Business Accounts
- High Gain Deposits

- Direct Entry
- Cheque Processing
- Standing Orders
- NPP
- BPay
- Cross Border Payments

- Over Drafts
- Personal Loan
- Home Loan
- Mortgage Loan
- Offset Loan
- Collateral Management
- Delinquency Management

- Cash Operations
- Teller Functions
- Inventory Management

### Reference Data & Configurations

Customer  
Information

Bank  
Structure

Product  
Configurator

Market  
Information

Financial  
Accounting

Transaction  
Processing

Pricing  
Services

Reference  
Directories

### Architecture Services

Process  
Extensibility

Self  
Healing

Workflow  
& BPM

Interface  
Workbench

Identity & Access  
Management

System  
Administration

Audit

Deployment  
Configuration

House Keeping  
& Archival

Alerts &  
Notifications

### Reporting Services

Subscription Management

Account Statements

Operational Reports

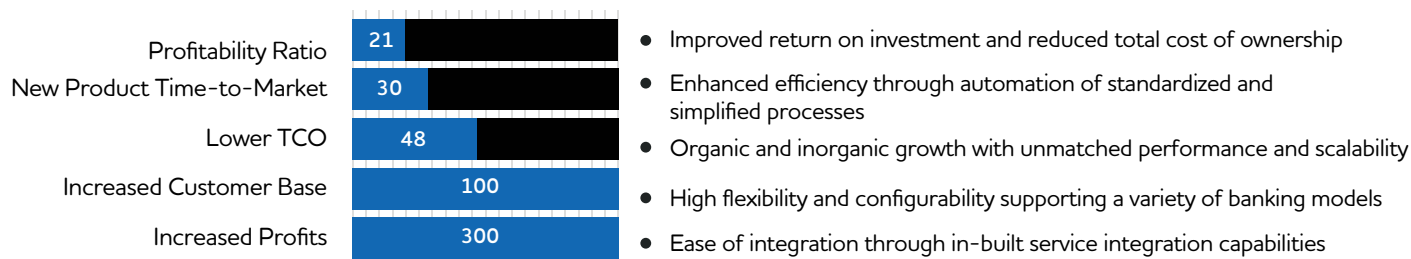
Regulatory Reports

Financial Statements

### Integration Layer (Private/Partner/Public APIs) / Data APIs / Services

Delivered as SaaS /On Prem  
Compatible on AWS/Azure/GCP Cloud

## TCS BaNCS delivers substantial results to banks:



## The TCS BaNCS Advantage

- TCS BaNCS's solution supports financial institutions of every scale, from those with 5,000 accounts to over 100 million customers.
- Through our open APIs and the ability to integrate best-in-class ancillary products and the latest fintech solutions through pre-integrated partners or bank selected solution providers, we help banks offer new products to customers, partners and other players by extending and creating new ecosystems and sources of revenues.
- TCS BaNCS Cloud presently hosts banking solutions for over 160 banks and 90 million customer accounts worldwide.

### About TCS BaNCS

TCS BaNCS' comprehensive product portfolio is dedicated to providing business solutions to financial institutions globally. The solution suite is designed to help financial services institutions enhance end customer experience, enabling them to embrace open and innovative technologies that embody true digital customer engagement. Deployed at more than 450 installations worldwide, it is the largest collection of components, enterprise and consumer apps for the financial industry made available through the cloud, helping firms become more agile intelligent by leveraging the power of new and extended ecosystems.

To know more about TCS BaNCS, please visit: <https://www.tcs.com/bancs> or write to us at [tcs.bancs@tcs.com](mailto:tcs.bancs@tcs.com)

### About Tata Consultancy Services Ltd (TCS)

Tata Consultancy Services (TCS) (BSE: 532540, NSE: TCS) is a digital transformation and technology partner of choice for industry-leading organizations worldwide. Since its inception in 1968, TCS has upheld the highest standards of innovation, engineering excellence and customer service.

Rooted in the heritage of the Tata Group, TCS is focused on creating long term value for its clients, its investors, its employees, and the community at large. With a highly skilled workforce of over 607,000 consultants in 55 countries and 180 service delivery centres across the world, the company has been recognized as a top employer in six continents. With the ability to rapidly apply and scale new technologies, the company has built long term partnerships with its clients – helping them emerge as perpetually adaptive enterprises. Many of these relationships have endured into decades and navigated every technology cycle, from mainframes in the 1970s to Artificial Intelligence today.

TCS sponsors 15 of the world's most prestigious marathons and endurance events, including TCS New York City Marathon, TCS London Marathon and TCS Sydney Marathon with a focus on promoting health, sustainability, and community empowerment. TCS generated consolidated revenues of over US \$30 billion in the fiscal year ended March 31, 2025.

For more information, visit [www.tcs.com](http://www.tcs.com)