

Agility, Resilience, Innovation

- A *SaaS based industry cloud offering*



The Cloud First approach sits right at the center of digital transformation. Be it empowering banks and financial institutions with speed, agility and security or as the always-on backbone for innovation and continuous growth. As banks and financial institutions today set foot on nimble and evolutionary paths that reflect their unique vision and purpose towards growth and transformation, the need to expand business, embed third-party solutions and collaborate towards enhancing customer engagement and operational efficiency has become critical.

TCS BaNCS Cloud delivered on a SaaS model is a comprehensive suite of services for financial institutions of all sizes and types, with regulatory and data residency compliance-built in. It is a one-stop future-ready, SaaS-based, industry cloud offering spanning banking, capital markets and insurance. Built on a digital core it utilizes cloud native security deployment and run time features, providing compatible microservices where needed. It enables institutions to leverage the power of Open and enriched ecosystems, with curated solutions from a variety of partner solutions residing on the TCS BaNCS Marketplace. With over 100 MN transactions running smoothly on the solution every month, it has steadfastly delivered on the promise of trust, accessibility, security, resilience, scalability, and compliance.

TCS BaNCS Cloud for Banking

Community banks, credit unions in both UK and the USA are using TCS BaNCS Cloud and its APIs to modernize and unify their solutions to provide an omnichannel experience across all customer touch points while also ensuring region-specific regulatory compliance. The solution has allowed them to scale rapidly on their path towards innovation as well as expand footprint to larger communities. Being future ready and supporting Open Banking, it has given them the ability to serve their members better and grow membership volumes in a short period.

A leading Finnish Bank is deploying TCS BaNCS Cloud for Banking to enhance its offerings for the retail, SME and corporate segments across the region. This is one of the largest SaaS-based core banking implementations of TCS BaNCS and TCS in the financial services industry.

TCS BaNCS Cloud for Asset Servicing

TCS BaNCS Cloud has helped leading asset servicing and management firms gain business agility and seamlessly access new product capabilities and technological innovations with minimal disruption. For instance, fulfilling the asset servicing industry's increased appetite for shared systems, operations, and infrastructure, TCS BaNCS Cloud for Asset Servicing has been supporting end-to-end business operations management while helping firms enhance business agility and simplify operations. Institutions can subscribe to one or more services across the asset servicing value chain, including Golden Copy Announcement creation, processing of income, mandatory or voluntary events.

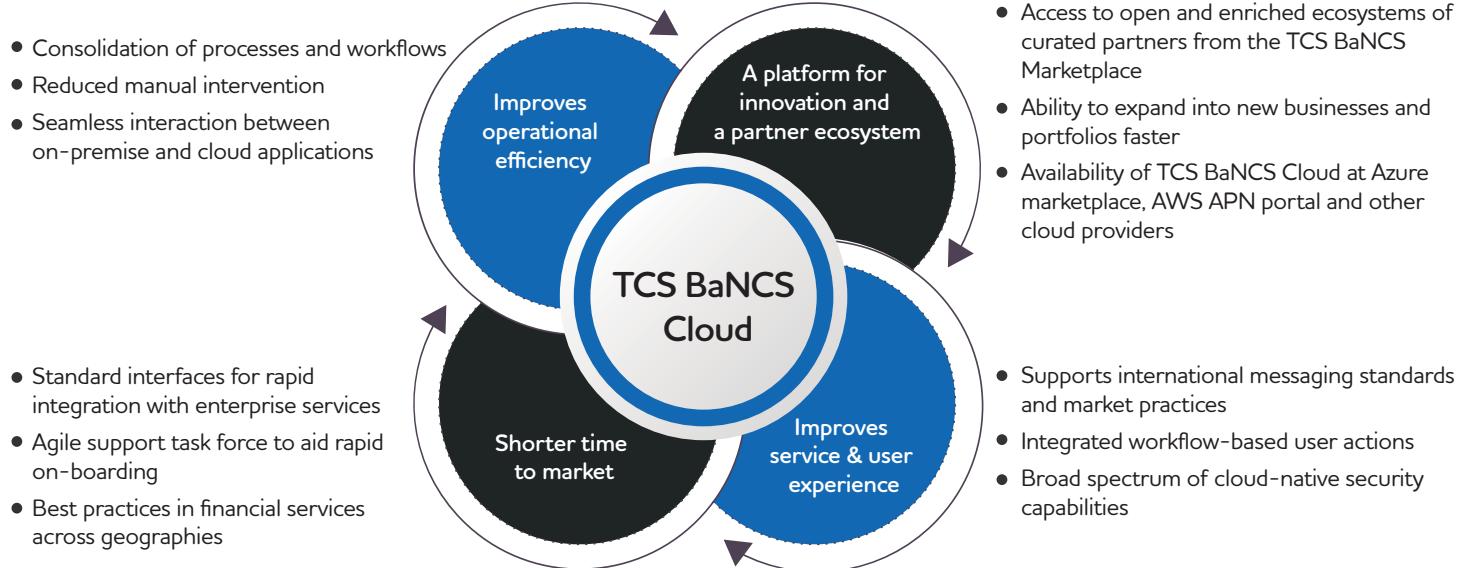
One of the world's leading asset management firms is supporting more than one million clients of its digital advisory service post deployment of TCS BaNCS Cloud. The Portfolio performance component of TCS BaNCS was deployed in a target microservices architecture on the cloud. Using microservices, the decoupled architecture enables parallel processing for end-of-day position management, and for high volumes to be handled in smaller batches. Benchmarked results for portfolio valuations demonstrated the ability of the solution to halve the compute time for 10x volumes, while still enabling sub-second API response times. In addition, cloud related innovative methods enabled significant reduction in time to execute, throughput, and database performance compared to prior operating models.

TCS BaNCS Cloud also offers customers a scalable and integrated, global and local custody platform supporting trade settlements, clearing and core custody positions. The same instance of the cloud-based platform supports different business lines, including custody, brokerage, investment banking, asset management, retail and private banking. It automates the processing of all types of corporate events, across product types, including derivatives, across all markets.

TCS BaNCS Cloud for Insurance

Many insurers are using TCS BaNCS Cloud for Insurance to speed up legacy core transformation and digital modernization, spanning property and casualty, health, and life insurance lines of business, with an emphasis on adapting to the new regulations applying in each geography post the pandemic. A leading US Bank that is presently deploying TCS BaNCS Cloud and related solutions from TCS for the retirements space is planning to enrich its retiree and plan sponsor experiences and accelerate the launch of services in new markets.

Value Proposition



The TCS BaNCS Cloud Advantage

- Established SaaS offering for financial services. TCS BaNCS Cloud is today a well-established SaaS offering with a large set of customers and global spread, spanning demanding markets from a compliance and regulation perspective. It can help financial institutions explore innovative new models, update aging systems faster or rebuild transaction processing applications into leaner platforms, execute on a consistent data delivery strategy and enter new markets easily. It levels the playing field for financial institutions of all sizes, kickstarting and evolving transformation initiatives.
- Cloud agnostic – A strong partner network. The solution can be deployed on private, public or hybrid/multi cloud models in a SaaS or BPaaS mode and aligned to an organization's cloud strategy. TCS maintains a gold standard relationship with these cloud service providers (CSPs) and TCS BaNCS Cloud deployments reflect the strong partnerships with large public cloud players such as AWS, Microsoft Azure, Google (GCP), Oracle cloud, Everyware, IBM Cloud, private cloud providers, including the TCS Enterprise Cloud Platform. A team of domain, technical and cloud experts manage the application assessments, integrations, ongoing operations, and upgrades using TCS' Agile Development Framework.
- Delivery of mission-critical applications as a mix of components and microservices in a secure manner. The solution's underlying architecture supports APIs and a set of standards-based microservices. We offer managed services and a wide swathe of capabilities to power external-facing interfaces, whether it be for B2B utility businesses or B2C platform businesses. The security framework provided is an integral part of the product development-to-deployment value chain and covers Software Development Life Cycle (SDLC), integration and deployment phases. The offering comes with SOC certifications (SOC1 & SOC2) and has been audited by independent third parties.

About TCS BaNCS

The TCS BaNCS universal financial solution 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. The comprehensive product suite has been recognized by leading industry bodies for its advanced depth and breadth of functionality spanning banking and financial services for 18+ years.

Deployed at more than 500+ 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. It enables clients to utilize Artificial Intelligence (AI) to optimize and enhance their current capabilities while advancing operational excellence and improving risk management.

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