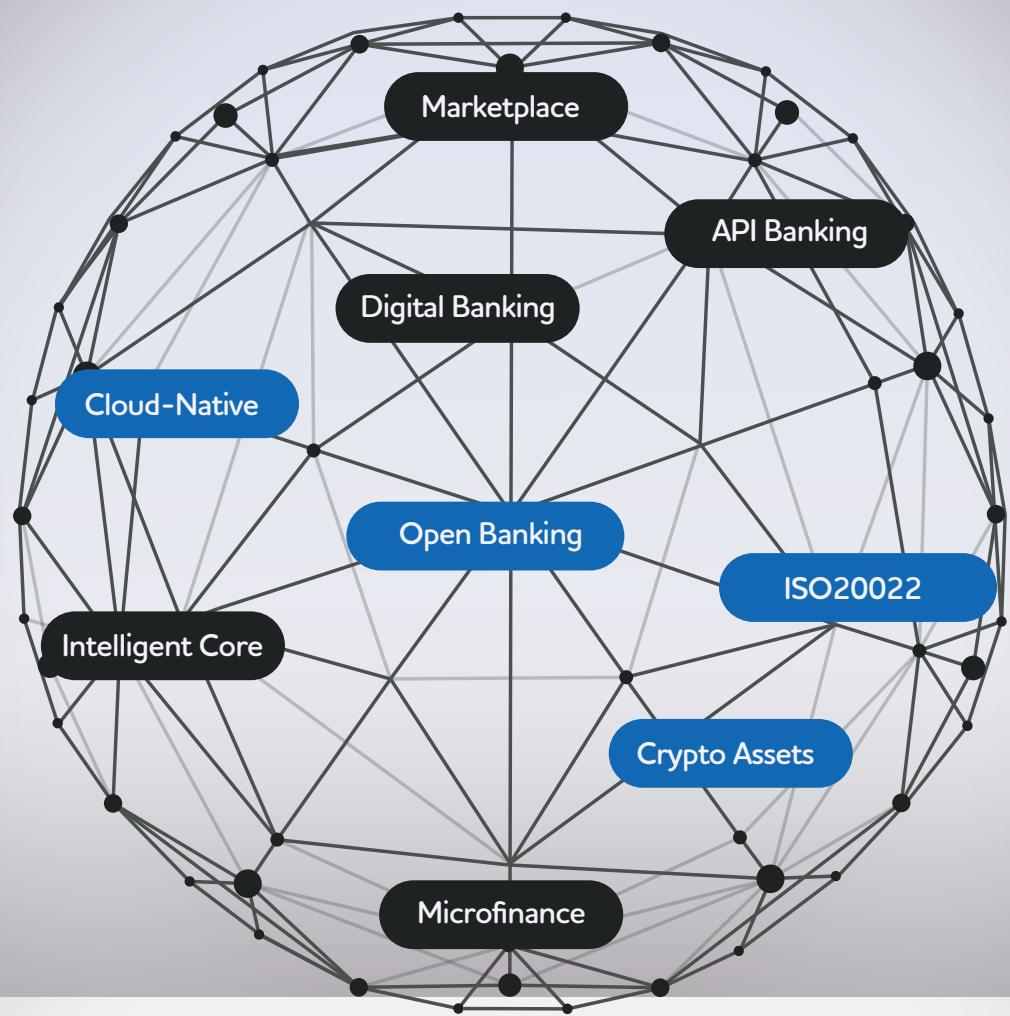


TCS BaNCS Global Banking Platform



As firms emerge from the uncertainties of recent times, the global economy is setting itself on a path of recovery. Customer behavior has changed since the pandemic, reshaping banking, redefining operating models and reimagining value propositions. While new-age banks have fully embraced technology advancements to work smarter, faster and efficiently, others are looking at rapidly untangling antiquated, and often siloed systems. Banks are looking at growing, faster, with new products and new operating models, enabling new sales channels and expanding their digital footprint, both externally and internally.

What your bank needs at such a time is a trusted, reliable, and experienced technology partner who can help provide end-customers the solutions they need tomorrow, today. The TCS BaNCS Global Banking Platform is a solution that can enables all of this. Baked in the paradigm of Digital First, Cloud First approach, TCS BaNCS offers a cloud-native core banking platform with best-of-breed components for intelligent enterprises of tomorrow.

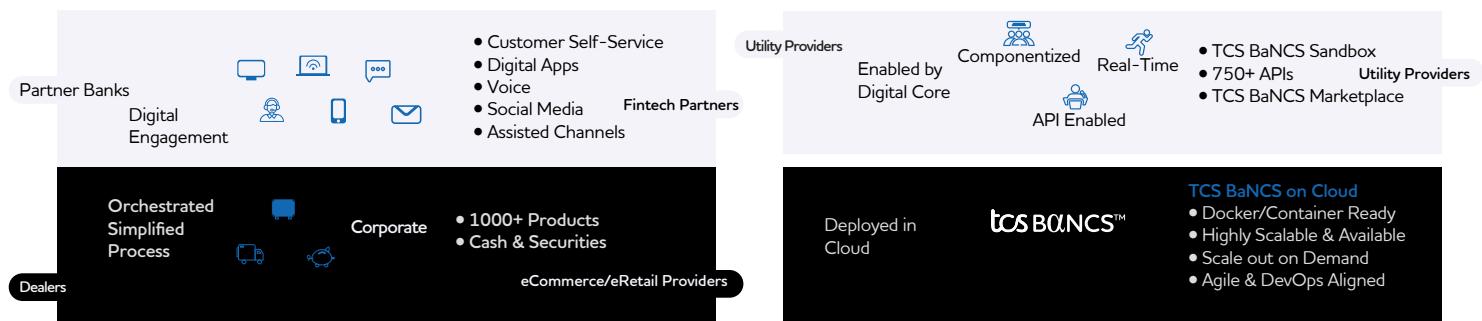
Execution of the strategy and the vision has always been paramount and combined with a vision, superior execution and support, that is what sets TCS BaNCS apart. Deployed across retail, corporate, digital-challenger, private, Islamic banks of varying sizes, co-operatives, non-banking financial institutions, micro-lenders, and credit unions, the TCS BaNCS solution offers the largest collection of components, enterprise and consumer apps made available through the cloud, helping firms become more agile and intelligent. Recognized and ranked consistently as a leader by industry experts worldwide, the solution that has been installed across more than 450 sites worldwide.

Digital First, Cloud First Banking

TCS BaNCS solutions are predicated on the Digital First, Cloud First philosophy with the outcome being a modern platform in the banking and financial industry in a digital world. The TCS BaNCS Global Banking Platform comprises innovative and adaptive digital apps and a digital core richly enabled for business supporting a wide range of products and services across asset types - assets and liabilities, cash, securities and crypto assets for a wide variety of use cases in the financial services industry. This solution accelerates the digital transformation of traditional businesses by unshackling them from the constraints of legacy technology and powering the ambition to play into the overall ecosystem powered with a rich catalogue of APIs.

The TCS BaNCS solution maximizes your bank's abilities to create solutions as per their needs and enables faster go to market opportunities and respond to disruption and threats while also being resilient.

Ecosystem



The TCS BaNCS Global Banking Platform is designed to give your customers the experience they are looking for through:

- **An API-First Platform** – While APIs enable ease of integration delivering superior customer experience, TCS BaNCS' Open banking capabilities help unlock the new business models of Banking-as-a-Service and embedded finance.
- **A Digital First, Cloud First Core** built for advanced core banking with out-of-the-box support for end-to-end lending, savings, deposits, payments, trade finance, fees, and pricing capabilities with a multi-currency ledger solution. Its componentized architecture enables rapid, agile development and ensures you to reap the benefits of continuous integration, deliveries, and continuous upgrades.
- **Ecosystem enablers** – Continuously expanding the breadth and depth of solutions from the TCS BaNCS Marketplace for holistic solutions, aiding an outside-in approach and reimagining of customer life events through curated use cases.
- **Microservices-based solution for the future** – The banking platform can be implemented as is or banks can pick and choose only components relevant to them. A microservices architecture enables the bank to carry out a well-calibrated transformation strategy, preparing them for the 'next normal' world.
- **Flexible configuration** – This means faster personalization/tailoring of products and services and quicker time to market.
- **Cognitive technologies**, driving personalization, insight-driven decision making and contextualization
- **Harness the power of data** – Reap the benefits of a single-source-of-truth as an Enterprise Data Layer while crafting unique propositions through analytical insights

Largest Set of Functional Components for Universal Banks, Fintechs and Innovators - With TCS BaNCS, your bank can create a strong technology platform to bring in incremental evolution, with by far, the largest set of components with deep functional coverage.

A Cloud-native, Open, API-first Banking Technology – TCS BaNCS provides a cloud-native and open architecture embracing best-in-class principles, providing your technological landscape with a future proof edge.

The n-Tier, Java-based architecture adopts best practices such as:

- Domain-driven, components based on functional cohesion, optimal granularity, and which are independently deployable and scalable
- A catalogue of microservices meeting the right level of granularity as desired in packaged business capabilities
- An open and well-defined data layer providing a single source of truth and generating insights
- Strong and complete integration framework that includes adaptors for interoperability with evolving industry solutions, including those that are based on blockchain.
- Compliance with global standards in banking technology and ecosystem integration

TCS BaNCS for Banking services more than **30% of the global population**.

Two of the world's largest core banking implementations **run on TCS BaNCS, processing 1BN accounts**.

The TCS BaNCS Advantage

The TCS BaNCS solution directly impacts your bank's most critical performance areas – customer engagement, business agility, organizational productivity, operating costs, and regulatory compliance—all of which have a bearing on its profitability. Our customers have used the solution to achieve impressive and tangible business goals as illustrated in the graphic.

TCS BaNCS delivers substantial results to banks, through:

- Driving growth with limitless customer-centric innovations delivered through microservices, rich library of APIs and extensions
- Better return on investment with streamlined technology infrastructure leveraging the power of the elastic cloud
- Enhanced efficiency through automation and ready connectivity standards (ISO20022, IFX etc.)
- Accelerated time to value with support for continuous development and DevOps
- By uncovering new collaborative Revenue models through configurability and Open Banking elements



By empowering our customers to **embrace risks, leverage new and extended ecosystems, and create exponential value**, we are able to foster growth and transformation, equipping financial institutions with a clear and differentiated advantage.

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