

tcs BaNCS™



TCS BaNCS Banking Service Bureau



Banking Service Bureau (BSB) is a Banking as a Service platform enabled by TCS BaNCS with a Digital & Israel ready Core offering full Banking, Securities & Advisory services. APIs from TCS BaNCS will enable creation of a custom and differentiated digital front end. The platform is fully compliant to local regulation, integrated with financial ecosystem in Israel and runs on a private cloud with shared services support

- If you are a start-up bank or a financial institution looking at throwing in a challenge to well established financial institutions, BSB offers rapid time to market & lowers entry barriers with a market ready digital platform
- If you are a well-established financial institution with heritage technology frameworks planning to transform your operations / focus on a new customer segment/ create a virgin banking entity as a digital bank, BSB offers componentized solutions for you, ranging from digital lending, customer on-boarding, payments, anti- money laundering and securities, on a subscription model.
- If you are a well-established player in a non-financial industry (Retail / Pharma / Telecom etc), keen to offer innovative financial services to your customers as a differentiator, then BSB is what you need.

Minimizing Business Risks and Enabling a Superior Customer Experience

Large Banks / FIs are unable to make changes to their legacy technology landscape due to the need for huge investments resulting in steep decline in market share allowing new entrants taking up the younger customer segments. BSB alleviates this risk significantly.

Small niche Digital firms are often faced with high initial investment requirements. BSB steps in by offering componentized modules for Banking and Securities services. BSB offers an End-to-End Banking Solution for a complete overhaul of their core technology platform.

The only comprehensive Banking as a Service platform in Israel

For the last few years, TCS has invested significantly in the TCS BaNCS for Banking solutions to ensure that they are ready to be delivered as a platform, complying with the Israeli regulations and allow the delivery of the Banking as a Service offering. With its vast and wide global footprint, TCS brings the best of breed in the banking & securities practices with the banking solutions product suite with comprehensive coverage of functionalities across Banking, Capital Markets, Advisory and Insurance on a single instance of the solution. In addition, the solution has a comprehensive digital layer. TCS is committed to deliver an advanced, comprehensive Banking as service platform by taking full accountability for the results.

- BSB, powered by an modern Digital Core, is ready to serve the Fully Digital Challenger and Neo Banks. The platform allows for selective bolting-on of components in alignment with growth of the Neo/Challenger bank.
- ONE ZERO Bank, first fully digital bank in Israel has been on-boarded to Banking Service Bureau. This fully digital bank offers loans, deposits, instantaneous payments and digital customer on-boarding on a fully hosted private cloud end-to-end set up, managed and maintained by TCS.

As part of the set up for One: Zero Bank, TCS BaNCS has enabled APIs to empower the bank on its vision to realize a fully digital bank. This approach has allowed for increased automation and end to end digital process as well

Banking Service Bureau offers a lower incubation time enabling financial institutions to focus more on their business objectives

- Fully Israel-ready Banking & Securities solution offerings with comprehensive Israel regulatory compliance with ongoing support.
- Reducing cost of compliance and entry barriers.
- End-to-end hosted solution, including relevant third-party offerings, to ensure a comprehensive solution delivery with a hands-off approach for new entities.

As the first digital start-up bank in Israel, our motto is to provide differentiated banking services and use technology to its fullest potential to deliver an innovative alternate to traditional banks. While we have started with Israel, we are keen to grow in other markets too. As part of this journey, TCS' Banking service Bureau powered by the TCS BaNCS product suite has helped us gain an early lead by making available a full digital core for banking, including the necessary infrastructure and operations/processes. This has given us the space to focus on our core offerings and launch banking services in rapid time.

Gal Bar Dea

– *One Zero Bank, CEO*

- Backed by TCS BaNCS' experience with over 450 implementations across the globe, delivering comprehensive & innovative solution offerings.
- In-built digital layer to help with faster on-boarding.
- Available on a Subscription Model.

Benefits

- Low entry barrier for new entities to get on-boarded
- Quick & Agile implementation approach allowing banks to proceed with a soft launch
- Comprehensive regulation support ensuring full compliance
- Vendor management is fully handled by TCS, allowing the bank to focus on core business functions
- Componentized model catering to various business models such as Digital Lending, E-KYC or Digital Bank Guarantees facilitating innovation.

The TCS BaNCS Advantage

- **Focus on Critical Business Aspects**

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. The solutions also help in uncovering new collaborative Revenue models through configurability and Open Banking elements.

- **Adherence to Standards**

The TCS BaNCS solutions provide enhanced efficiency with ready connectivity standards like ISO20022 and IFX. The solutions, also certified by the Bank of Israel, are designed considering all aspects of security, scalability, integration, simplified upgrades and performance.

- **Extensive Domain Experience**

With over 40+ years of experience in the financial services industry and more than 450 successful implementations, we have brought in all the necessary banking capabilities on one platform that offers a functionally rich experience to end customers.

- **Implementation Ownership**

We have built a sizeable practice for delivering digital transformation programs and we assume ownership for implementing our software, holding ourselves accountable for the results.

- **Continuous Adherence to Regulatory Compliance**

TCS BaNCS' commitment towards ongoing compliance with evolving regulations ensures a distinct advantage to customers

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