

# TCS BaNCS Banking Platform - For Community and Regional Banks



Community Banks across the U.S. aspire towards creating a unique digital banking experience and providing their customers with a world-class financial services experience. Customers today expect seamless banking services across all channels, branches and Points of Service, like ATMs and ITMs, and while shopping on the Internet. To be competitive in this highly evolving industry, community banks are required to be highly responsive and provide products that are contextual to their customers' needs, even as they compete and collaborate with other players in the industry.

Community banks need core processing systems that not only keep their data safe and well protected while being regulatory compliant, they also are looking for ways to acquire new clients even as they expand their business with existing customers. Banks want all of the new technology and a best-in-breed ecosystem of supporting products at a very low point of entry, saving on acquisition costs and providing better customer services. 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

The TCS BaNCS Global Banking Platform for Community and Regional banks in the U.S. rests on a strong digital core and is designed to help financial services institutions 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.

**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

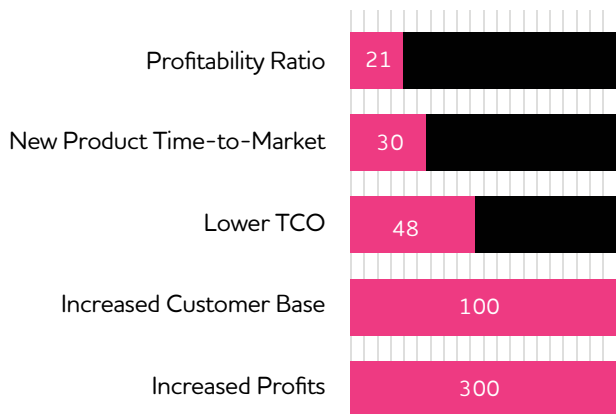
- Real-time decision making for seamless customer onboarding and account funding
- Workflows enabling omnichannel enrollment
- Analytics to improve customer outreach and targeted marketing

### 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 delivers substantial results to banks, through:

- Improved return on investment and reduced total cost of ownership
- Enhanced efficiency through automation of standardized and simplified processes
- Organic and inorganic growth with unmatched performance and scalability
- High flexibility and configurability supporting a variety of banking models
- Ease of integration through in-built service integration capabilities

*“The completion of this consumer lending installation represents our first step toward having a fully integrated core loan and deposit system. This project has served as an impetus for us to address customer and employee frustration points, simplify and de-risk how we do business, and make us more agile in adapting to future digital technology, customer and regulatory expectations. Ultimately, having a simplified back office and providing significantly greater information to our frontline bankers has a meaningful impact to customers. This core transformation initiative is foundational to our digital transformation objectives: to improve the customer experience, digitize and streamline operations, and better leverage our data assets to better serve our customers.”*

*- Scott McLean, President & COO of Zions Bancorporation*

## 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 and 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 is an IT services, consulting and business solutions organization that delivers real results to global business, ensuring a level of certainty no other can match. TCSers a consulting-led, integrated portfolio of IT and IT-enabled infrastructure, engineering™ and assurance services. This is delivered through its unique Global Network Delivery Model, recognized as the benchmark of excellence in software development. A part of the Tata Group, India's largest industrial conglomerate, TCS has a global footprint and is listed on the National Stock Exchange and Bombay Stock Exchange in India.

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