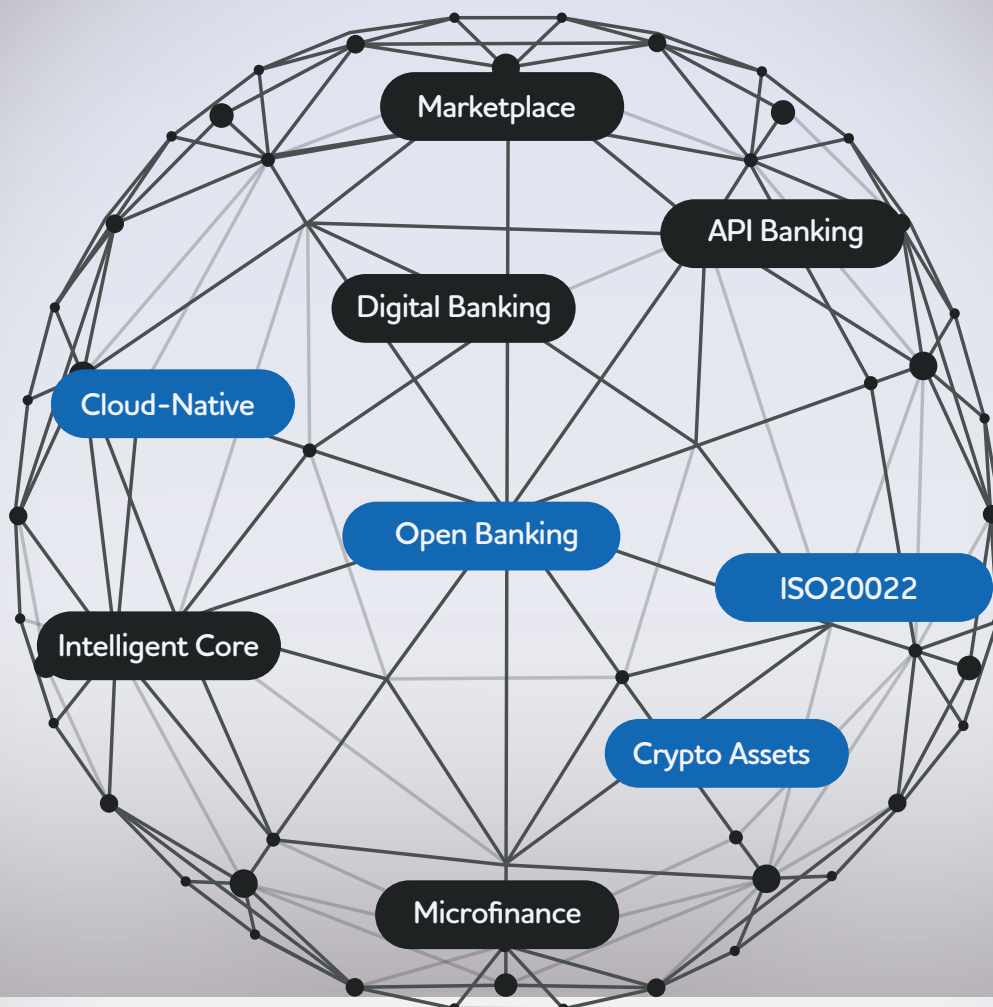


# TCS BaNCS™ Global Banking Platform



# Built as components. Proven as a platform.

Take one. Take a domain. Take all of it.

## Built as components

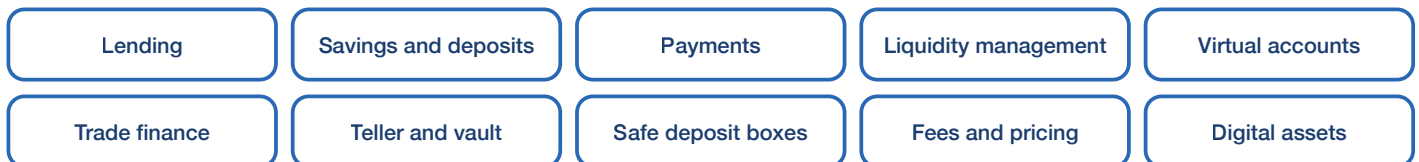
### Every component stands on its own.

Lending does not need deposits in order to exist. Liquidity Management does not need lending. Each capability in TCS BaNCS is a separate component with its own APIs, its own deployment and its own release cycle, and each can be adopted independently, supported by the relevant shared platform services.

That matters because banks almost never start from nothing. Banks typically have recent and long-standing investments across core banking, payments, and lending, each with its own business case and remaining lifecycle. TCS BaNCS is designed to complement that estate and preserve the value of investments already made.

So, TCS BaNCS is sold and delivered the way it is built. Take the trade finance component and leave the rest. Deploy TCS BaNCS Liquidity Management alongside an existing core that remains central to the bank's strategy. Run savings and deposits here and lending somewhere else, with the two talking over published APIs rather than an overnight file.

TEN COMPONENTS. EACH WITH ITS OWN APIS, ITS OWN RELEASE CYCLE, ITS OWN DEPLOYMENT.



#### Take one

Drop a single component into the estate you already run. Nothing else has to move.



#### Take a domain

Savings and deposits and payments now. Lending when the business is ready for it.



#### Take all of it

The same components, composed into a complete bank on one ledger.

### Independent means independently deployable.

Components are domain-driven and separately packaged. Each component can scale and follow its own release schedule, reducing the need for platform-wide cutovers.

### Independent also means replaceable.

Each component delivers a defined business capability and can be evaluated independently. The design does not assume that TCS BaNCS is the only solution in the bank, allowing it to integrate into a diverse application landscape.

### Independent does not mean isolated.

Components talk to each other through the same published APIs they expose to everything else, so a bank running 2 components gets exactly the same integration contract as a bank running 10.

Modernise selected capabilities while preserving the value of existing investments.

Proven as a platform

**And when you take more than one, they behave as one.**

TCS BaNCS not only offers independence but also coherence. Components chosen separately still share one ledger, one data layer, and one product engine.

PROVEN IN PRODUCTION, AT NATIONAL SCALE, EVERY WORKING DAY

**1BN**

accounts processed across the two largest core banking implementations running on the platform

**500+**

financial institutions running TCS BaNCS worldwide, across banking, capital markets and insurance

**100+**

markets and countries in which the platform is in use

**2000+**

published REST APIs, with a developer sandbox and the TCS BaNCS Marketplace

**1000+**

pre-built products across retail, SME, corporate and Islamic banking

**30%**

**More than 30% of the world's population is served by a bank running on TCS BaNCS.**

That is an operating record built one working day at a time, across retail, SME and corporate banking.

#### **One ledger.**

Multi-currency, real-time posting, one balance. Components sharing the ledger operate from a consistent transaction and balance record, reducing the need for reconciliation between separate product systems.

#### **One data layer.**

Every component writes to the same enterprise data layer. Reporting, regulatory submissions, customer insight, and AI can draw from a common enterprise data foundation, supporting greater consistency and traceability.

#### **One product engine.**

Lending, savings, deposits, payments, trade finance, fees, and pricing are configured rather than coded. Many new products and product variations can be introduced through configuration and controlled testing, reducing the need for extensive software change.

#### **One upgrade path.**

Each component releases when it is ready, and the estate, as a whole, stays on one current roadmap.

#### **One place to look when something is wrong.**

A common transaction record and audit trail provide a consistent starting point for operational, financial, and regulatory investigation.

**None of this is an argument for taking more than you need. It is simply what you get if you do.**

In production

## Eight banks. Eight different starting points.

Every institution below runs TCS BaNCS. Some replaced a core outright, some brought several together, and one of them started a bank from nothing.

### IN PRODUCTION TODAY

#### A digital assets specialist

Switzerland

Brokerage, custody and payments for digital assets on one enterprise-scale platform.

#### A digital-only challenger bank

United Arab Emirates

Launched in six months, with 100,000 accounts opened in its first year.

#### A retail bank and insurer

Sweden

Core and payments replatformed, and recognised with an industry award for it.

#### A national retail bank

Switzerland

A decade-long modernisation, now extended to digital asset custody alongside the core.

#### A consumer finance bank

Sweden and other markets

Accounts, deposits and unsecured lending brought onto one platform.

#### A multi-bank holding group

United States

Commercial, real estate and retail lending unified on one core across its subsidiary banks.

#### A member-owned lender

United Kingdom

Core banking, digital home lending and compliance modernised together.

#### A universal bank

Kuwait

Standalone legacy applications consolidated across retail, corporate and private banking.

Eight of more than 500 financial institutions running TCS BaNCS worldwide.

### New banks and long-established ones.

A leading financial institution launched the first fully digital bank in the United Arab Emirates in six months and opened 100,000 accounts in its first year. A Swiss retail bank has been modernising in stages for a decade. The same platform serves both, because the pace of adoption is a choice.

### One market, or eight.

One of the leading consumer finance banks chose the platform to bring accounts, deposits, and unsecured lending across eight European markets onto one foundation, starting in Sweden. A multi-bank holding group unified commercial, real estate, and retail lending across its affiliate banks in the United States.

### Established banking and emerging propositions.

A Switzerland-based leading financial services company runs brokerage, custody, and payments for digital assets on the platform. Another Swiss retail bank has extended into digital asset custody alongside its core. The platform's component model can support both established banking services and emerging digital-asset propositions.

### A whole core, or a single domain.

A UK-based member-owned lending company modernised core banking, digital home lending, and compliance together. One of the leading banks in Kuwait brought standalone applications onto one platform across retail, corporate, and private banking. A leading Swiss bank re-platformed its core and payments with the help of TCS BaNCS Global Banking Platform.

Every one of these began with a decision about one part of the bank, not all of it.

Every kind of institution

## The platform does not assume what kind of bank you are.

A tier-one universal bank and a rural credit union have almost nothing in common except the need for a ledger that is right every time. TCS BaNCS runs at both ends of that range and across most of what sits between.

### Retail and consumer banking

Accounts, savings, deposits, lending and payments on a real-time ledger.

### SME and business banking

The same components, with the credit policy and approval path a smaller business needs.

### Corporate and transaction banking

Lending, trade finance, liquidity, virtual accounts, fees and pricing.

### Digital and challenger banks

A full proposition on independent components with a tier one ceiling.

### Islamic banking

Shari'ah compliant products and dual banking models on the same core.

### Co-operatives, credit unions, NBFCs

Enterprise capability sized and priced for community and specialist lenders.

### Microfinance and inclusion

High volume, low value operations at the cost profile inclusion requires.

### Private banking and wealth

The banking components a private bank needs, alongside the rest of TCS BaNCS.

### Retail, SME, and corporate on the same components.

The same lending component serves a personal loan, a small business facility and a corporate line of credit. What changes is the configuration, the credit policy and the approval path, not the engine underneath, so growing into a new segment is a configuration exercise rather than a new build.

### Depth where the segment actually needs it.

Each segment has its own regulatory and operational shape. Shari'ah compliant contracts, corporate entitlements, and inclusion-scale cost profiles are all first-class here, carried natively rather than adapted.

### One operating model across a group.

Groups running several entities in several jurisdictions can standardise on one platform and one upgrade cycle, while each entity keeps the products, currencies and regulatory reporting its own market demands.

**Institutions rarely stay in one box. A retail bank that adds SME lending simply extends the components it already runs.**

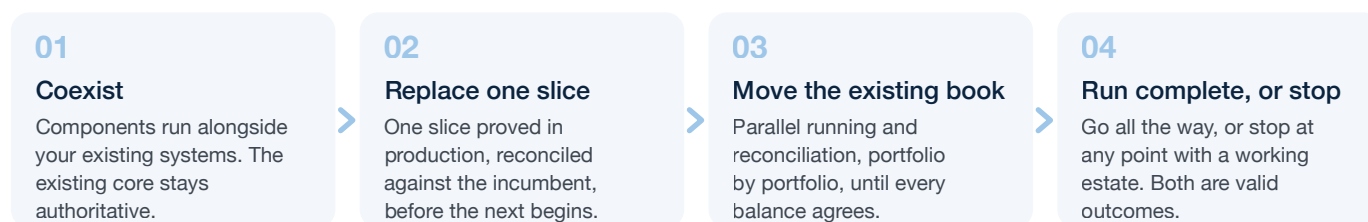
Adopt it in pieces

**You do not have to take all of it at once.**

In fact, you do not have to take it all. Most banks know where they want to get to. What they want is a route there that can be proved one step at a time, and TCS BaNCS is built to provide exactly that.

So, the platform arrives in slices. Components run alongside the systems you already have, with the existing core still authoritative, for as long as you choose. Each phase can be validated against the existing system before the next phase begins. Banks can continue towards broader platform adoption or retain a stable hybrid estate at the scope that best supports their strategy. Both are legitimate outcomes.

#### SLICE THE PROGRAMME THE WAY THE BANK IS ACTUALLY ORGANISED



#### SHARE OF THE BANK RUNNING ON TCS BaNCS



**A slice does not have to be a product.**

By product

By market segment

By legal entity

By geography

By portfolio

And a slice does not have to be a product. It can be a market segment, moving SME before retail. It can be a legal entity, proving a subsidiary before the parent. It can be a geography, replacing one country at a time inside a group, or a portfolio, moving existing accounts once new business has settled. The right dimension is the one along which the bank is actually organised and can actually test.

**Coexistence is a design property, not a project workaround.**

Components expose consistent APIs whether the system of record resides in TCS BaNCS or in an existing platform. That is what lets the two run together for as long as the bank needs, rather than for as long as a cutover plan allows.

**Migration is one of the most demanding elements of core transformation and an area in which TCS BaNCS brings extensive experience.**

Migrating live balances, accrued interest, arrears histories and dormant accounts is the most demanding part of any core programme. The tooling and the reconciliation controls come with the platform.

**Every step is proved in production before the next one starts. Completely in alignment with the bank's strategy and cognizant of the internal constraints.**

#### HOW THE PLATFORM IS PUT TOGETHER

##### Channels and experience

Digital, mobile, branch, teller, assisted, partner and embedded

##### Open banking and API layer

2000+ published REST APIs | developer sandbox | TCS BaNCS Marketplace

##### Business components

Independently deployable, independently scalable. Take one, take a domain, take all of them.

Lending

Savings and deposits

Payments

Liquidity management

Virtual accounts

Trade finance

Teller and vault

Safe deposit boxes

Fees and pricing

Digital assets

##### Real-time multi-currency ledger

One balance, one truth, no batch window

##### Enterprise data layer

One source of truth for reporting, insight and AI

##### Built with AI capabilities

Machine learning, generative AI and pre-built agents, reading the same data layer as everything else.

Onboarding

Credit underwriting

Query resolution

Document ingestion

No-code agent design

##### Cloud native runtime

Containers, scale out on demand, SaaS or your own cloud, continuous upgrade

Open standards throughout, including ISO 20022 and IFX, with an integration framework that extends to distributed ledger based systems.

- Componentised and domain-driven. Each component is independently deployable and scalable, and can integrate with existing bank and third-party systems.
- API-first. 2000+ published REST APIs, a developer sandbox and the TCS BaNCS Marketplace for partner and fintech integration.
- Machine learning, generative AI, and pre-built agents, supported by guardrails and audit logging.
- Cloud-native and container-ready. SaaS or your own cloud, with scale out on demand and continuous delivery and upgrade.
- Open standards throughout, including ISO 20022 and IFX, with an integration framework that reaches distributed-ledger-based systems.
- Security and resilience engineered for systems carrying national payment and deposit volumes, with the certifications, availability commitments and recovery objectives a core banking procurement expects.

## 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](mailto:tcs.bancs@tcs.com)

## About Tata Consultancy Services Ltd (TCS)

Tata Consultancy Services (BSE: 532540, NSE: TCS) is the 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.

It has set an aspiration to become the world's largest AI-led technology services company and is enabling its clients to transform themselves across the full AI stack, from infrastructure to intelligence.

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 spread across 55 countries and 202 service delivery centers 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 14 of the world's most prestigious marathons and endurance events, including the 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)