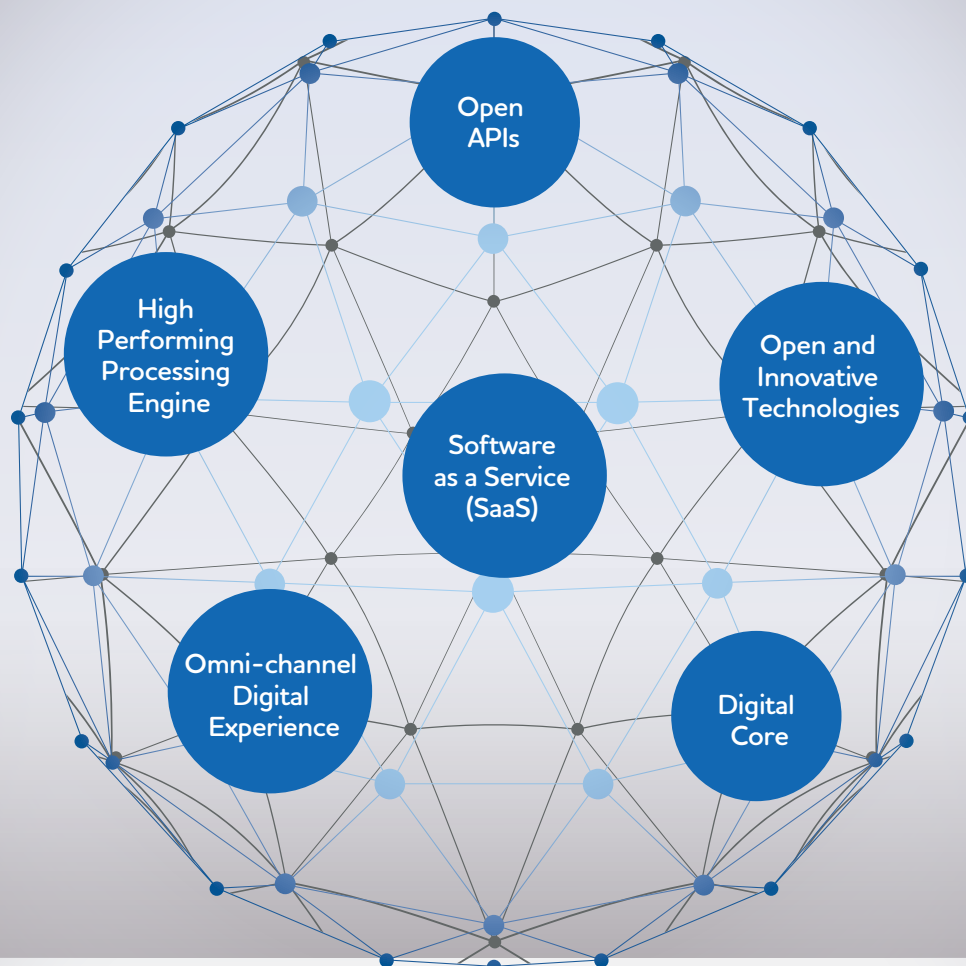


TCS BaNCS Banking Platform Community and Regional Banks



Welcome, Community Bankers! We are excited to be a part of the ABA Conference for Community Bankers, and we are excited to share our innovative solutions with you.

As a leading provider of core banking systems, we understand the unique challenges that community banks face in today's competitive and rapidly evolving financial landscape. That's why we have developed a suite of cutting-edge solutions tailored to Community Banks' specific needs.

This brochure provides a detailed overview of our core banking solutions, including features, benefits, and case studies. We hope you find the information and insights you're looking for, and if you have any questions or would like to schedule a meeting or personalized demonstration of our products and services, please don't hesitate to reach out to us. Thank you for considering TCS BaNCS as your Core Banking partner. We look forward to connecting with you.

TCS BaNCS

The TCS BaNCS 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 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. In addition, the granular functionalities and extensible APIs 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:

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

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.

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

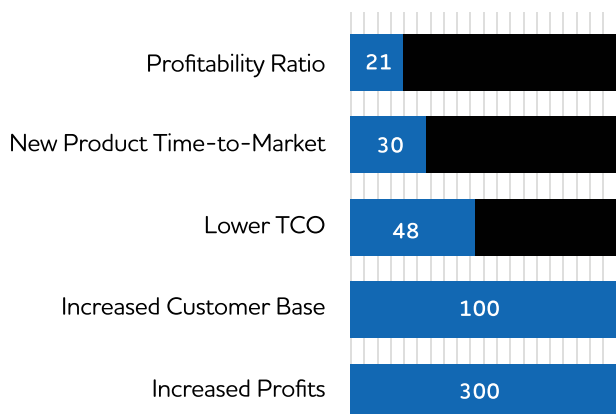
- Rules for KYC as well as the risk for each entity can be configured so that at the time of customer on-boarding, the rules engine picks up these parameters, executes on them and, accordingly, profiles customers based on the risk level
- Generates reports in multiple formats based on the parameters configure

Advanced Analytics Solution- OPTiX

- Contextual information about your customers' buying behavior, spending patterns, life events, segmentation, life-stage analysis
- Predictive models describing the "next best product" and information about customer lifetime value, share of wallet and product growth, pricing and usage
- Customer attrition scores and profitability measures; customer centricity through portfolio and sentiment analysis Claim prediction and fast track settlements; Fraud alarms

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



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Nathan Morgan, Founder, CEO and Chairman, Continental Bank said following the contract with TCS BaNCS, we immediately began implementation of new deposit accounts and products. We are excited about the opportunity to become the primary financial institution to not only to existing customers, to new customers as well.

TCS BaNCS enabled us to provide the customer experience we always wanted to be able to deliver to our customers. We could not have done that without the help, the creativity, the flexibility and the hard work of TCS BaNCS as a strategic partner.



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Joseph Morgan, SVP, Strategic Partnerships Continental Bank, said “The reason we chose TCS was, first and foremost, their flexibility. No other potential core provider was willing to go to the same lengths as TCS to provide a totally open architecture, Software-as-a-Service core, where we could plug-and-play, best-of-breed, any provider that we wanted. That flexibility set TCS apart from all the competition. We also found the people accommodating, respectful, very responsive, and easy to deal with.

When we first engaged TCS BaNCS, we thought we were going to remain a business bank. We've had so much success in winning business clients that we are now engaging TCS to help us bring on consumer products. TCS BaNCS has given us everything we need to win business. We can do everything that a bank with branches has, because with TCS BaNCS, we don't need branches. TCS BaNCS is allowing us to solve our clients' biggest issues, which are flexibility, functionality, and speed, with automation and superior capabilities.

Continental Bank has some very aggressive growth ambitions, and with TCS BaNCS Cloud, we have unlimited flexibility and scalability.



Scott McLean, President and Chief Operating Officer, Zions Bancorporation said “our selection of TCS in 2013 was probably the best decision our company has ever made. This journey concludes in 2023, where we would have fully implemented our new future core platform, the TCS BaNCS platform. With the TCS platform as a foundation, we are poised to pursue many new projects with our TCS partners. It will take the rest of industry many years to reach parity with our capabilities”.



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Jennifer Smith, EVP, Chief Technology and Operations Officer, Zions Bancorporation said “The partnership with TCS is at the root of why we were successful. This was not just the vendor who would call on us or we would call them when we had a problem. We were in the trenches together. We performed tens of thousands of test cases over and over again to ensure we were successful...We have hundreds of relationships with different suppliers in our organization, and they are good. But TCS is our strongest partner”.

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.
- With our coherent data management strategy and analytics solutions, your organization can enable customers on a 'Zero Touch' system, making interactions simpler, convenient, and fast.
- **Aligned to the Digital First, Cloud first™** TCS BaNCS has adopted the themes of agility, automation, Artificial Intelligence and cloud readiness and the benefits of these are reaped by our customers.
- **Comprehensive Implementation Experience:** TCS BaNCS has been implemented across the world, which has resulted in the adoption of global best practices in the solution. Further, TCS BaNCS' agile based implementation methodology goes a long way in enabling faster return on investment.
- **Modern Architecture:** The solution is built on a modern and scalable architecture with component-based design. Integration with new and extended ecosystems is enabled through well-defined APIs.

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

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