

tcs BaNCS™



# TCS BaNCS Digital



# Accelerate Digital Transformation with TCS BaNCS Digital

Customers today decide how they will interact with your bank. They expect your bank to deliver a compelling, omni-channel digital experience that exemplifies convenience, efficiency, contextual, real-time and intuitive interactions.

The pace of digital transformation has been rapid and most banks are now finding themselves in a place where they are replacing antiquated mobile and internet banking systems. More importantly, they are having to re-engineer their banking technology to be customer experience-centric rather than product-centric. The adoption of open banking is catching on, wherein APIs exposed by banks are being consumed by third parties availing banking services.

Does your digital banking solution allow you to:

- Expand customer base and provide superior, relevant advisory services
- Design, build and deploy apps, release new features, using easily configurable financial widgets
- Provide a consistent, intuitive and interactive UX across any device
- Rapidly roll out services to cater to newer devices, while smoothly maintaining legacy systems
- Generate valuable data-driven insights on business performance and customer behavior, by leveraging transaction data and predictive analytics
- Hone API strategy and break down data silos to offer services to a larger ecosystem

## Overview

TCS BaNCS Digital is a suite of enterprise and consumer apps offering omni-channel, multi-entity and multi-currency support. It provides a single, consolidated 360 degree view of the customer's profile including all products, services, and interactions. This platform is designed to provide rich and multiple user experiences leveraging responsive and adaptive web design techniques to deliver an app and a browser experience on devices. The highly scalable solution has strategically adopted hybrid architecture to provide a unified user experience across multiple channels. TCS BaNCS Digital can help you redesign your banking and digital strategy, helping you remove the steps that create dissonance in your customer journeys.

## Our Solution

TCS BaNCS Digital is designed to aid different sectors of financial institutions to deliver impressive digital experiences that helps them stay ahead of the curve:

### Retail Banking

Built on a modern hybrid architecture, our retail banking solution can support purpose-built as well as monolithic apps from the same code base supporting features like account view, transfers and payments, credit cards, remote check deposits, online calculators, service requests, settings, investments, alerts and notifications, secure messages, financial calendar, tools, and calculators, location services, personal financial management, campaigns, and reports. Enhanced AI and analytics features are also supported.

### Small and Medium Business Banking

Our Small and Medium Business Banking platform helps SMBs increase organizational efficiency, allowing SMB owners and employees to manage financial activities effortlessly and focus on their core business. The solution enables them to establish authorization levels for multiple users, manage cash flows, process payrolls, schedule batch payments, pay taxes online and view/download online statements in the desired format.

TCS BaNCS Digital is built on solutions that cater to specific banking needs:

### BaNCS ADK (Application Development Kit)

BaNCS ADK is a solution that both empowers business and IT users to design, configure, brand, test and launch apps with rich user experience, comprehensive functionality along with the ability to upgrade in real-time. The solution offers a library of domain-aware financial widgets with a comprehensive set of business attributes and connectors to integrate with third party platforms.



### Digital Account Opening

The Digital Account Opening solution provides customers with a single engagement platform for opening new accounts – via a browser, tablet, or a smartphone, and covering a range of banking products, including deposits, credit cards, and consumer loans. The solution enables smooth onboarding through real-time decision making and simplified processes. Features such as instant account funding, application retrieval, and marketing campaigns facilitate brand stickiness and increase in wallet share.

### Analytics and Insights

TCS BaNCS OPTiX enables a bank to understand customer needs better for enhanced engagement and brand stickiness. The solution provides a bouquet of descriptive, prescriptive and predictive analytical models that foster quick decision making around customer engagement and retention, product planning and business performance.

## Benefits

TCS BaNCS Digital is an integrated platform that provides an app and a browser experience, lowering the overall TCO through ease of silent upgrades for consumers. It can set your bank on a fast pace of transformation through:

- An integrated digital strategy for channel agnostic customer experience – Provide data consistency and enable customers to commence, continue and complete transactions across channels.
- A personalized user experience for superior customer engagement – Multiple user experiences that are intuitive, interactive and instantaneous for different target segments with a platform to build UX designs.
- A modern and flexible solution that meets changing business needs and can integrate with TCS BaNCS or other third party global banking platforms.
- A secure application design to gain customer trust – Adhere to secure application guidelines recommended by OWASP and support multiple protocols such as OAuth and SAML.

## The TCS BaNCS Advantage

### Future Proof Digital Platform

Built on a responsive and adaptive design for providing an omnichannel experience to your customers. We have considered all aspects of security, integration, scalability, effortless upgrade, compliances and performance, including conversational AI to create a solution that is future proof.

### 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.

## 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 (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](http://www.tcs.com)