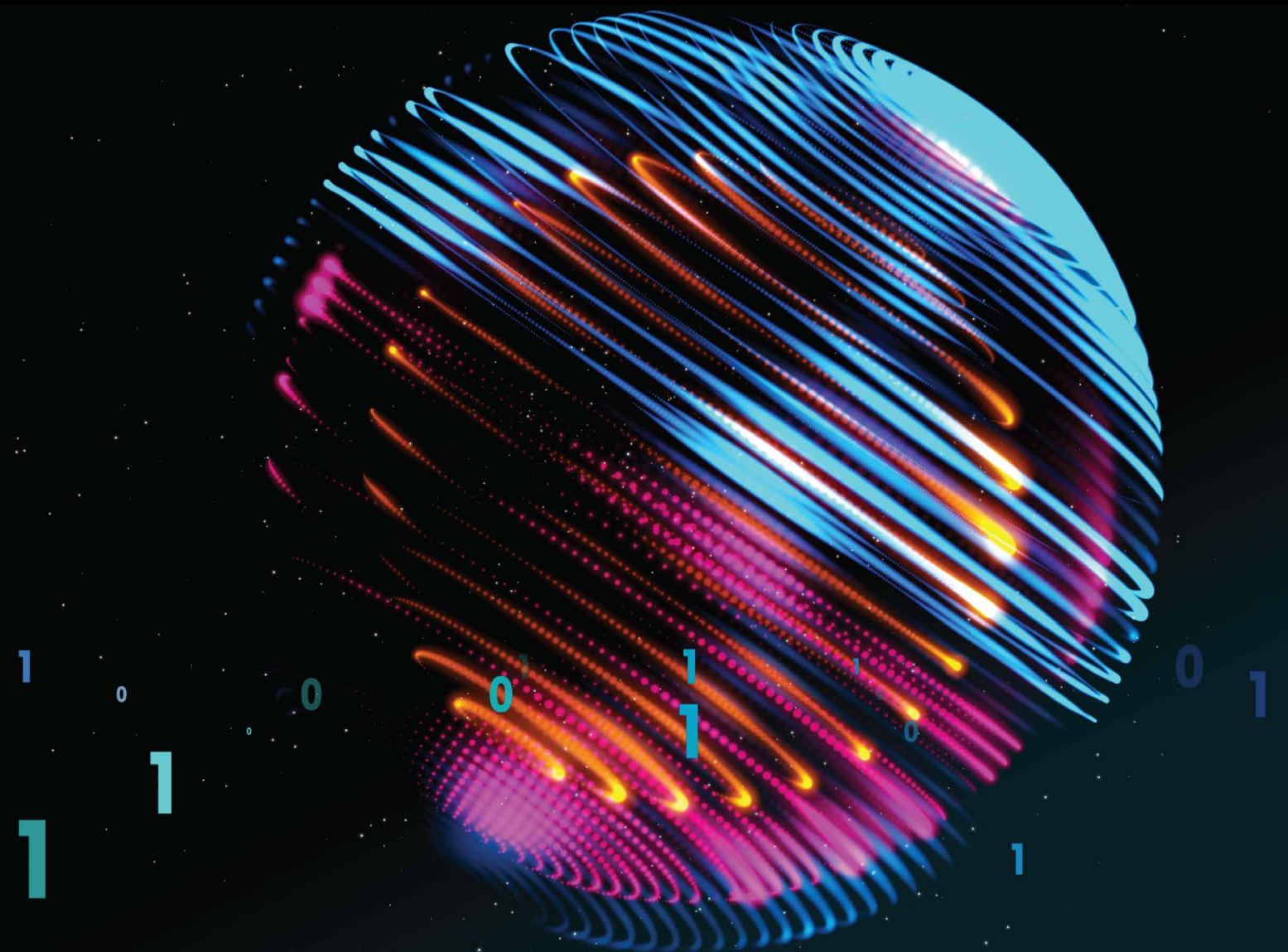


tcs BaNCS™



TCS BaNCS – A Universal Financial Solution



Financial institutions today are extending their transformation efforts from digitizing narrowly targeted functions to the broader enterprise. These changes are resulting in expanded financial inclusion, improved internal operations and transformation of the financial services value chain. TCS BaNCS facilitates transformation for every business process within every domain for every part of financial services. We have been living our vision of Turning our Technology to our customers' advantage and helping the world's financial institutions to extend the benefits of wealth and opportunity, improving the health and well-being of countless people and families worldwide.

Our business model is increasingly about providing “Software as a Service” and this has brought about a significant change in the way we approach our business as customers expect us to stitch end-to-end solutions orchestrating capabilities across a stack of best-of-breed solutions and applications.

TCS BaNCS Cloud customers across banking, capital markets and insurance ranging from community banks to large wealth management and insurance firms have already reached new levels of business success and innovation by placing their trust in the proven ability of the offering to not just manage the underlying technology infrastructure, business applications, and process workflows involved in every area of financial services, but also as a key driver for innovation and transformation.

Enabling a true customer first approach with cutting-edge technology: Architecting our application into a set of cloud-native microservices is a journey we are on. We have some customers in production who have leveraged the power of TCS BaNCS microservices in select segments of the business where the need for such elastic scaling is pervasive. These microservices are self-contained and responsible for specific business capabilities and leverage the benefits of container deployments. They come with the ability to interact/integrate with any system, be it in-house or third party, via APIs and events. Through TCS BaNCS APIs, financial institutions and banks can build new solutions, giving rise to new ecosystems, better engaging with customers, manufacturers and distributors and unlocking new sources of revenues. They can rest with the confidence that comes from working with a secure, always available high-performance solution like TCS BaNCS that is scalable and one that can deal with uncertainty in transactions or queries, integrate with third-party solutions seamlessly and be deployable across the cloud/BPaaS.

We believe that more than coding and customizing, what is needed is to enable a business user to configure, integrate and orchestrate processes and then deploy them on the cloud and in an agile manner. The mantra is to configure and reconfigure solutions to meet new customer experiences, while also leveraging the larger fintech ecosystem. Foundational to enriching customer experience is the ability to leverage data and obtain timely and relevant insights which help sell and/or fulfill a service more efficiently creating an element of customer delight.



TCS BaNCS is simplifying how financial institutions collaborate through the enhanced **TCS BaNCS Marketplace**, an innovation hub for customers to collaborate and adopt cutting-edge partner solutions compatible with the TCS BaNCS suite, spanning banking, capital markets, and insurance domains. TCS BaNCS Marketplace contains a rich ecosystem of solutions and APIs from fintechs, insurtechs, risktechs, regtechs, and other innovators. By helping our customers create a reliable, trustworthy ecosystem, one that enables all players to co-build, innovate and deliver, we empower them to tap into the potential of ‘the art of possible’, building on success and creating exponential growth (and value).

Our broader TCS BaNCS Ecosystem also includes **Global Channel Partners**, who are available worldwide to support sales and implementations of the TCS BaNCS products and complementary solutions sourced through the TCS BaNCS Marketplace.

Our digital solution provides design and functional accelerators that enable clients to speed up time-to-market for internet, mobile, and enterprise strategies. Its low-code principles enable rapid ideation and prototyping of new capabilities that can be automatically built and deployed as containerized, cloud-ready services. The result is that front-office resources with the best knowledge of customer needs will soon be able to make direct, guided improvements and enhancements to user interfaces, drawing upon extensive resources from domain-specific API catalogs to quickly launch improvements without going through a lengthy development cycle. TCS BaNCS’ “build your own apps” capability, API management services, reusable and integrated components, along with a wide set of cognitive tools (AI, analytics) can help financial institutions reimagine customer journeys – all through intuitive, easy-to-use and contextual user interfaces.



An example of our banking solution's versatility is embodied in the type of organizations that have deployed it. On one hand, TCS BaNCS has powered two of the world's largest core banking transformations in Asia, processing more than 1Bn accounts, and on the other, it has been the preference of credit unions and community banks in the UK and USA, including facilitating **Banking-as-a Service** for many of our customers.

Two of the world's largest core banking implementations run on TCS BaNCS, processing 1 BN accounts.

TCS BaNCS has enabled State Bank of India to process 400+ MN transactions per day (covering 22,000 branches, 22 MN Internet Banking Users, 35 MN Mobile Banking users, 450 MN+ customers and 914 MN+ Accounts), handling 11,000+ peak TPS

Along with the digitization of the entire supply chain, we are also seeing the market-by-market uptake of real-time processing in every area of payments, from high-value RTGS to low-value ACH payments, and for both domestic and international payments. Our **payments** solution helps any entity involved in payments, whether banks, market infrastructure institutions, or central payments infrastructures, to transform payment operations with a ISO20022 standard solution certified for connectivity to SWIFT, SWIFTgpi, and any local or regional payments infrastructure.

Financial vulnerability triggered by the onset of the pandemic has resulted in an increase in investments, higher trade volumes and market volatility the world over. In response, **wealth and investment players** in the retail and institutional sector have fast begun looking at modernizing their technological landscape and platforms, even as they expand solutions covering the full spectrum of services to their clients. The TCS BaNCS solution is designed to strengthen wealth manager and their client relationships, stimulating the much-need reassurance and transparency that clients need about their investments. Our comprehensive suite of services encompassing wealth and asset management and private banking are tailored to facilitate informed decision making, meet dynamic customer demands and regulatory expectations, while offering quicker processing times.



In the post-trade processing space, one of our main AI-based objectives is to achieve Zero-Touch Operations, such that there's no need for any manual intervention during normal operations. Our Embedded Intelligence approach gives product teams and clients a complete AI Workbench, a comprehensive Enterprise Service Catalog, and a set of easy-to-deploy "co-bots," which are companion AI tools that try to understand repetitive behavior based on AI insights. In our most advanced implementations, we have achieved what we believe to be the highest automation levels in the industry for corporate actions.

Market infrastructure institutions are among the most dynamic and fast-changing participants in the financial markets as they are undergoing unprecedented growth even while facing waves of regulatory change and disruption. In response, there is a need for them to combine high performance, low latency, and best-in-class resilience, with the agility to introduce new products and multiple asset classes. The Market Infrastructure solution caters to customers across more than 25 markets and along with TCS' Quartz Blockchain solution, it helps firms adapt to the specific needs of the marketplace to accommodate the tremendous diversity of market models and market structures.

TCS BaNCS for Market Infrastructure performs clearing and settlement in over 25 markets worldwide

The insurance industry is undergoing tremendous change driven by increased availability of extensive data sources, higher demand for products integrated closely with consumer and business purchases, and the need for protection against a wide range of risks affecting entire supply chains. TCS has a proven track record of implementing large and complex business transformation programs for leading insurers across life insurance, annuities and retirements, property and casualty, reinsurance, and insurance brokerage businesses, helping them drive superior customer experiences and improving performance. Our insurance product suite is an end-to-end core insurance solution spanning life, annuity, pensions, property and casualty, reinsurance, and health insurance, and is designed to support every event in the lifecycle of a policy.



The TCS BaNCS for Insurance solution services over 30 MN Life, Annuity and Pension Policies and 135 MN Property and Casualty policies across the globe. (63 installations across 19 countries)

7 of the top 10 life and pensions providers in the UK, servicing more than 30% of the population, are using TCS solutions built around the TCS BaNCS for Insurance core engine, provided as a managed service

Leveraging cutting-edge technologies, including conversational AI to guide and advise end customers, the solutions can help insurers expand their business, collaborate, and connect in a purpose-driven manner. AI and our intelligent digital core will enable insurers to respond to these changes, and **our solution** is leading the industry with applications that support end-to-end claim automation, enable voice-based interactions, reduce manual processing, and improve the end-customer experience.

All these transformations – faster front-office, simplified partner ecosystem, instant payments, robotic process automation, zero-touch operations, new market models, and smarter insurance products – are combining to transform completely the retail experience for consumers. We believe that this year will see the fructification of Embedded Finance, in which financial services become integrated almost invisibly into retail processes in surprising and exciting ways. You can be certain that TCS BaNCS customers will be at the forefront of this new trend. With TCS BaNCS, transformation is within reach.

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