

tcs BaNCS™



TCS BaNCS for Treasury



Embracing the future with TCS BaNCS for Treasury

Volatile geo-political events with random shift in policies and emerging trends of receding globalization pose multidimensional challenges to the current day treasurer. Besides, increased competition and stringent regulatory norms leading to high operational costs, treasuries have to maintain a delicate balance between the right funding, investment strategies and inherent risks.

TCS BaNCS for Treasury with its core design philosophy based on TCS's transformational Business 4.0™ paradigm is intelligent, agile and automated. Our solution enables treasuries to be more agile and adaptable through its smart set of decision support tools and superior technological architecture.

Consolidated, Intelligent and Functionally Rich – TCS BaNCS for Treasury

With TCS BaNCS for Treasury, you get a single, consolidated treasury management platform configured to the specific needs of your business – treasury of a bank or a corporate. The solution is an integrated cross-asset class platform with end-to-end operational coverage for functions across front, middle and back offices.

Following TCS BaNCS' Digital First, Cloud First philosophy, the solution rests on a digital core and comes with standardized and well-documented APIs that can seamlessly integrate with your existing IT landscape.

Benefits:

- The solution's integrated analytics engine is designed to give you deep insights from varied set of data across multiple market risks with near real-time risk-factor computation.
- Extensible architecture for quick realization of your vision for treasury transformation through our UI based tool kit. In other words, the power of customization is at your disposal.
- True multi-ability with a multi-entity, -currency and multilingual solution, improving service levels and reducing cost of ownership.
- A future proof solution that is secure, scalable and platform agnostic, harnessing the power of AI, blockchain, and containerization.
- Built-in adapters for ready integration with trading platforms, data sources and trade repositories.
- Data points aligned with the taxonomy of global trade repositories and configurable messaging channels, ensuring timely reporting.
- Online accounting, configurable trade workflows and personalized user experience.

When you partner with us, you gain from a functionally rich and consolidated treasury management platform alongside the convenience of product delivery, implementation and support managed by a single team leveraging TCS's proven Global Network Delivery Model.

The TCS BaNCS for Treasury solution offers wide coverage of cross-asset classes and supports standard processes needed for the day-to-day operations of a treasury business.

TCS BaNCS for Treasury for Banks

Liquidity & Funding: Enterprise-wide liquidity & cash flow management solution with an integrated view of liquidity positions across banking and trading books. Intraday liquidity through near real-time cash account views.

Risk Management: Comprehensive risk management capabilities with online measurement and monitoring of key risk indicators for credit, market & operational risks. Credit support through in-built collateral management.

Treasury sales & trading book: Configurable sales desk to manage client needs for OTC treasury products. Risk/positions transfer to the trading book with transfer pricing and margin sharing.

Multi-level portfolio structure: Multi-level hierarchical structure representing desk-book-folder in a treasury with enhanced control mechanisms and configurable rules to facilitate slicing and dicing.

Confirmations & settlements: Configurable trade workflows, template-based and rules driven confirmation generation and matching. Direct, net settled or CCP settlements and reconciliations.

Valuation and pricing: Configurable valuation models. Pre-deal pricing tools. Connectivity with market rate sources. Online computation of unrealized gain loss and accounting to IFRS standards.

TCS BaNCS for Treasury for Corporates

Global Cash Visibility: Mapping of a corporate entity's organization structure to centralized group and client treasuries. Capture of account receivables and payables, enabling global cash visibility.

Hedge Management: Real-time monitoring of underlying risk exposures and their effective management using an extensive set of derivative products along with IFRS compliant accounting.

In-house Banking: The group treasury module acts as the banker to various group companies through intra company trades, internal net settlements and pooled position/risk management.

Investment Management: Effective deployment of surplus funds supported through investments in a number of short-and long-term instruments in line with corporate's investment policy.

Integration with ERP, bank connectivity: Ready integration with a firm's ERP system and connectivity with banking platforms, enabling transparency and optimization.

Liability Management: Managing liability through issuance of bonds and discounted papers. Integrated servicing and accounting.

The TCS BaNCS Advantage

- Unsurpassed cross asset-class coverage for front, middle and back office platforms, enabling real-time and proactive risk monitoring.
- Simplification and automation, resulting in improved efficiency, growth and reduced TCO.
- Proven execution and support for predictable outcomes in transformation programs & beyond, built on a sustainable and meaningful partnership model.
Agility, assuring the organization's access to information "anytime, anywhere".
- Future proof platform with modern architecture, supporting extensibility, interoperability and ease of integration with existing ecosystems.

By empowering our customers to embrace risks, leverage new and extended ecosystems, and create exponential value - which are key elements of the TCS Business 4.0™ framework - we are able to foster growth and transformation, equipping financial institutions with a clear and differentiated advantage.

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