

# TCS BaNCS Global Investments Platform



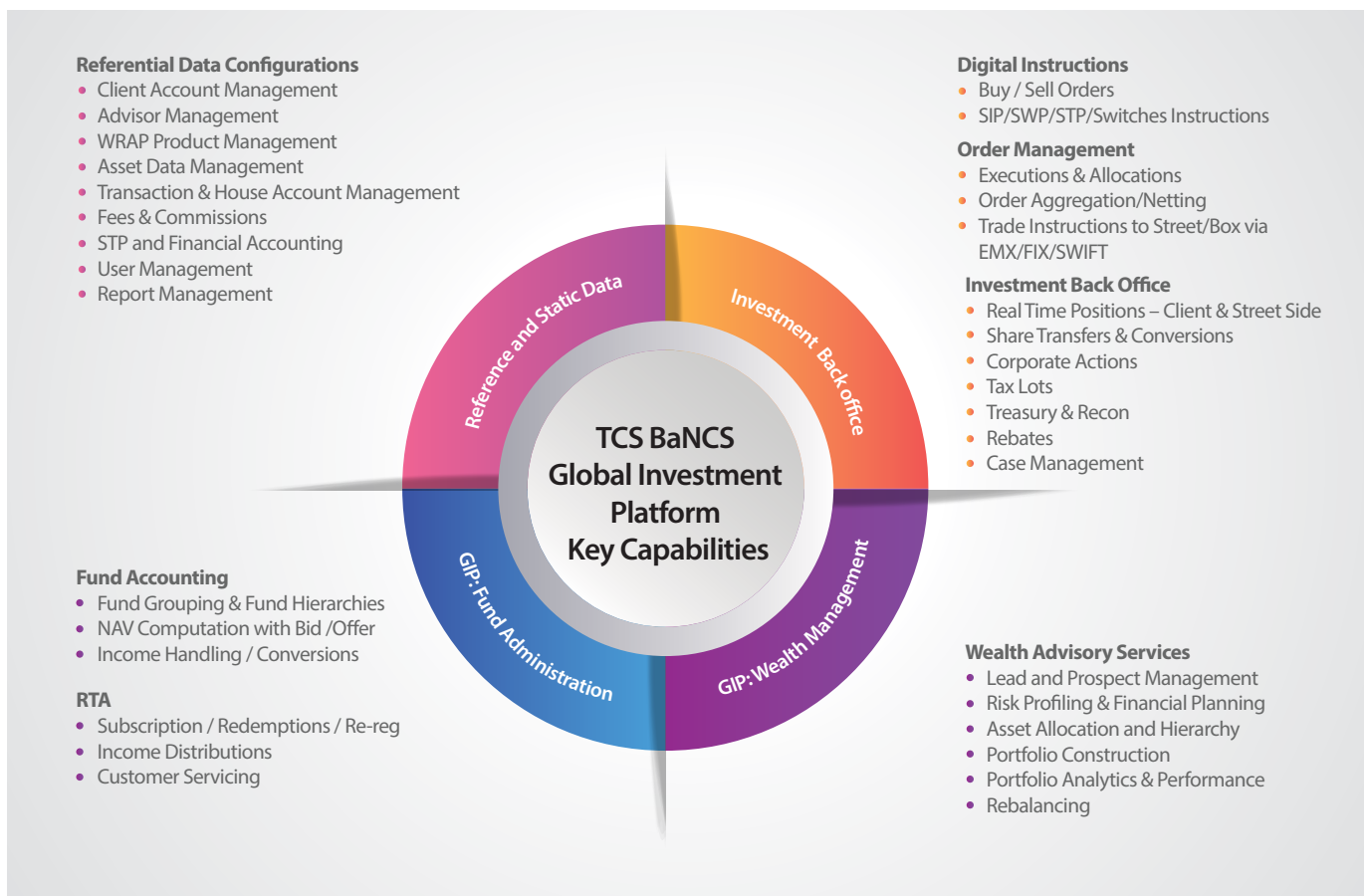
Wealth, asset and investment management firms worldwide are restructuring their product portfolios, simplifying operations, and designing technology-driven customer experiences for the digital era. In the quest to demonstrate value for money amidst evolving markets and pricing pressures from fintechs, they are looking for ways to develop and present strong value propositions to their customers. Prime among these is the need for a holistic advisory approach, resulting in Robo Advisory and sophisticated reporting tools that can deepen client engagement gaining popularity.

Even though the appetite for alternatives like real estate and hedge funds are growing, they remain tricky as profitability is a challenge. Tax reporting, account aggregation are also gaining traction, while cloud technology is enabling firms with access to integrated, scalable infrastructure, potentially lowering overall operating costs. Amidst all this innovation and new thinking, organizations are also finding that compliance costs can put the brakes on their innovation agendas. What they need is to simplify operations, leverage new technologies, structure data and processes to offer insights to clients—all backed by technology and infrastructure that can handle a variety of different offerings and multiple changes at scale.

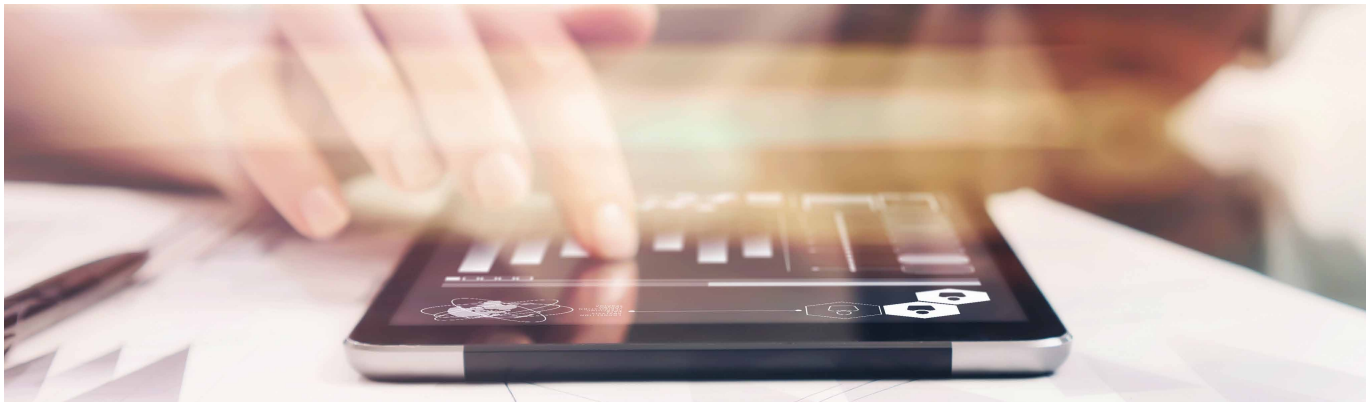
## Reducing the Cost of Investment Advisory and Leapfrogging QoS in Investment Processing

TCS BaNCS Global Investments Platform from Tata Consultancy Services can simplify investment management/advisory, processing capabilities and the overall technology stack at your firm, ushering in higher rates of client interest and retention. A global platform consisting of numerous components, it doesn't just reduce the number of legacy systems but also their underlying complexity. The solution's design, functionality and architecture can help your organization provide wealth advisory and asset management services in a transparent manner, along with dedicated infrastructure that standardizes processes across multiple entities.

Designed keeping in mind our Business 4.0™ framework, the solution enables you with ease of access across the value chain, enlarging your presence and reach by connecting you to new and extended ecosystems. With this solution you can generate investor plans in minutes empowering your advisors to interact conveniently with clients ensuing in new workflow efficiencies and better service. Our investment processes are supported by AI and Machine Learning algorithms that leverage the power of the exponential rise in data and its availability today. Advisors are empowered to have informed, interactive client interactions in a way that allows for increase in your firm's share of wallet and product penetration.



*The Global Investment Platform offers full range of Investment Management and Wealth Management functions including Direct Market Access, Box Management, Fund Administration, NAV computation, Fund Distributions and Portfolio Management... With support for 24/7, Mutli-Asset, Multi-Currency, Multi-Market, Multi-Timezone & Multi-Entity*



### Key Tenets of Investment / Wealth Advisory Services

- **Transparency and Performance Accuracy** – Transparent view of performance data at various levels and like-to-like comparisons. Ability to identify transactions, including corporate events, adjustment, fees and back-dated transactions and missing security price adjustments for accurate performance measurement.
- **The Power of Asset Allocation** – Compare client portfolios to target asset allocation and drill down from asset class to individual asset-level performance.
- **Compliance** – Ability to provide data required for GIPS compliance.
- **Enterprise Integration** – Aggregation of portfolio holding, security and valuation data across multiple enterprise systems through diversified out-of-the-box integration options. Reporting and presentation of performance data are possible via customer portals and UI integration with TCS BaNCS' advisor desktop.
- **Performance Measurement & Analytics**  
TCS BaNCS computes portfolio performance based on recommended industry practices of return calculations, which include Daily Time Weighted Return (DWTR) using Modified Dietz methodology. Firms can choose the appropriate method(s) based on their needs.
- TCS BaNCS' portfolio analytics provides the advisor with multi-dimensional dispersal analysis of client portfolios, to demonstrate how they have added value, meaningful allocation advice to clients, along with powerful and easy to use visualization of the underlying data.

### The Investment management back office can give your organization:

- A 24/7, multi-asset, -currency, -market, -timezone and -entity system
- Comprehensive investment management capabilities, including configurable fund management / hierarchy / underlying compositions apart from multi-asset class valuation capabilities.
- End-to-end NAV calculation capabilities, subscription/redemptions, etc.
- All-inclusive real time position keeping capabilities (client and street), corporate actions, tax lots, etc.

### Investment Processing

Support for multi-assets: Equities, fixed income securities, money market, derivatives, and structured products  
 Support for own as well as street books  
 Deal capture, aggregation/matching  
 Ability for backdated trade booking and cancellation

### Valuation and Amortization

- Investment Valuation (MTM, LCM, At Cost etc)
- Income & Expense Accrual and Amortization
- Accrued Interest
- Amortization of Premium & Discounts
- Financial Accounting and Maintenance of Investment Ledger
- Interface with Market Information vendors

### NAV Computation

- Group & fund-wise NAV Computation & unit allocation
- Fund management fee – computation and posting

### Share Transfer Services

- Contribution, Redemption and Switch Orders (Amount based / Quantity based / Percentage based)
- Subscription/Redemption Orders
- Switching between Funds
- Maintenance of Units Register
- Automatic Investment Orders

### Alert & Audit Trails

- Alert Notifications and Audit Trails

### MIS & Reporting

- MIS, customer and compliance reporting

## The TCS BaNCS Advantage

The TCS BaNCS solution directly affects a firm's critical performance areas—customer servicing, business agility, organizational productivity, operating costs, and regulatory compliance—all of which have a substantial bearing on its profitability.

We collaborate with our customers to help them realize their business priorities by influencing the product roadmap as evidenced by our **TCS BaNCS Dialogues** Customer Program. With an agile product release strategy, strong digital core and solution extensibility kits, we empower customers to embrace risk and design a business that is agile and adaptive to ever-evolving market and business needs.

Through our **Digital First, Cloud First** philosophy that drives all of our product and solution design, we help your firm transfer non-differentiated assets to the cloud or an ecosystem of industry utilities and fintech businesses. This in turn can give your firm increased flexibility together with access to new cognitive technologies such as AI.

By empowering your organization 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, while also creating exponential value for your end customer.

### **About TCS Financial Solutions**

TCS Financial Solutions is a strategic business unit of Tata Consultancy Services. Dedicated to providing business solutions to financial institutions globally, TCS Financial Solutions has compiled a comprehensive product portfolio under the brand name of 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. 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: <http://sites.tcs.com/tcsbancs/>  
or write to us at [tcs.bancs@tcs.com](mailto:tcs.bancs@tcs.com)

### **About Tata Consultancy Services Ltd (TCS)**

Tata Consultancy Services is an IT services, consulting and business solutions organization that delivers real results to global business, ensuring a level of certainty no other firm can match. TCS offers a consulting-led, integrated portfolio of IT and IT-enabled infrastructure, engineering and assurance services. This is delivered through its unique Global Network Delivery Model™, recognized as the benchmark of excellence in software development. A part of the Tata Group, India's largest industrial conglomerate, TCS has a global footprint and is listed on the National Stock Exchange and Bombay Stock Exchange in India.

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