PREPARING FOR THE LEAP TO HYPERCONNECTIVITY

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We at TCS Financial Solutions have been working with our customers globally to make several big leaps – to move from fragmented and siloed core processing architectures to modern componentized yet integrated architectures, and from batch processing models to embracing real-time paradigms of processing and interactions.

Yet we recognize that the next leap may be even more challenging. We are entering an era of hyperconnectivity.

Hyperconnectivity will mean that there will be far more people, businesses and "things" online, generating more data than ever, through network, transmitting that instantaneously to an ecosystem that will in turn respond instantly to trends and patterns in real time. Competitors across borders and across industries are imagining ways to profit from the exponential growth in connectivity in ways that we have only begun to glimpse.

For a financial institution operating in this age of hyperconnectivity, merely being connected in real-time will not be enough. To retain and attract customers will require the highest levels of flexibility and innovation and an ability to reimagining business and value creation models which can happen predominantly only when they are able to visualize more partnerships with entities across the broader ecosystem.

It is amply clear that hyperconnectivity will place incredible demands on organizations, and TCS Financial Solutions is committed to ensuring that TCS BaNCS customers will be ready. In every area of our business, we have been working to ensure that we provide open platforms and trusted networks that support real-time interchange of information with diverse stakeholders.

We are putting in place several key aspects of our strategy keeping this new world in mind. These revolve around three fundamental building blocks

1. Ability to connect, interact, and exchange data

We believe that 'designed for cloud' solutions having support for APIs and microservices will form an essential component of success in the hyperconnected world. TCS already holds the leading position as a SaaS provider for cloud-based financial services, including Diligenta, TCS' platform for life insurance and pensions in the UK; TCS BaNCS Cloud for Core Banking, which handles over 100 million transactions per month; and our just-launched TCS BaNCS Cloud for Asset Servicing, which has already started winning customers in the largest markets in the world.

2. Ability to analyze data

TCS BaNCS Cloud deployments will also include powerful pre-integrated tools for data analytics. These tools will accelerate the ability for our customers to make the highest use of all the information at their disposal.

3. Ability to innovate and co-create value

We want TCS BaNCS clients to lead the way in building new ecosystems for innovation and co-creation of value in the hyperconnected economy, and to that end, we have launched several new solutions and platforms:

● **Quartz**, a horizontal business unit providing blockchain solutions that span industries, whether as pre-built Quartz Smart Solutions or custom-developed solutions built with Quartz DevKit.

● **BaNCS Industry Network**, which embeds TCS BaNCS functionality directly into Quartz blockchain solutions, giving TCS BaNCS clients the fastest and easiest way to participate in cross-industry blockchain solutions.

● **TCS BaNCS Marketplace**, an ecosystem connecting solution providers with financial institutions around the world. (We'll introduce some of the many TCS BaNCS Marketplace partners at SIBOS 2019 and at the TCS BaNCS Annual Customer Forum in London.)

We've also made it easy to connect with ecosystem partners by embracing open banking in a big way with our adoption of BIAN, IFX, and ISO 20022.

Overall, these three building blocks are intended to support TCS BaNCS customers throughout the transition to hyperconnectivity by enabling constant interchange with a wide range of stakeholders throughout the broader ecosystem.

By making it easier to create and build solutions within the emerging ecosystem, our customers retain the needed flexibility to keep up with the challenges that will arise out of hyperconnectivity. Organizations that can ensure security, protect privacy, and harness innovation within the fast-moving hyperconnected economy will have a decided strategic advantage.

We are dedicated to ensuring that our customers make the leap to hyperconnectivity, and we look forward to connecting with you in person at SIBOS and continuing our conversations.

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