



## TCS ANALYST DAY

March 17, 2016

# TCS BFS – Sustained Leadership

- Partner to **34** of the **top 50 Global Banks**
  - The primary technology partner for all the leading banks in **US, Canada, UK, Australia and India**
  - Emerging as the partner of choice in **Europe** and **Latin America**.
- **Primary digital partner** for 10 of our top 12 accounts
- Powering Financial Institutions globally
  - **95% of online payments in India**
  - **Over 65% of card transactions in the US**
  - **Fueling capital markets in 30+ countries**
- Ranked Leader by **Everest in Banking and Capital Markets** - IT and BPS for 5 years



# Emerging Themes across Banks ...

Extreme Personalization

Changing Demographics

Shadow Banking, Disintermediation

Dynamic Regulatory Landscape



... Digital is lowering the barriers of entry, and redrawing the boundaries for FIs



## Reimagining Payments & Personalized Contextual Advisory Services

## Customized Business Apps

## Predictive analytics, collective bargaining ...

TATA CONSULTANCY SERVICES

# Disrupting the Payment Ecosystem with Large US Bank

A complete payment solution designed to deepen customer loyalty.

Disrupt the payment's ecosystem to strengthen customer stickiness...

An Omni-channel solution that works...



Online



In store



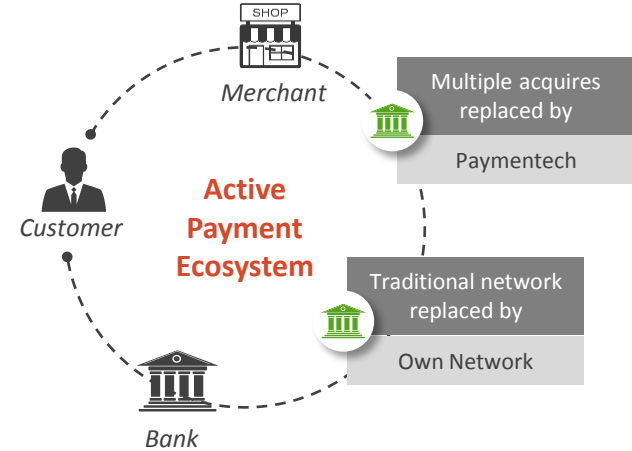
In app

1 of 2

US households are Customers

#1

Total US and Credit Payments volume



\$0

Network Fees  
Merchant Fraud Liability  
Merchant Processing Fees

34MM

Daily transactions

Transactions/  
year

12B



In sales

\$707B



# Reimagined Compliance for Better Customer Experience

Harnessing the Power of Data to transform engagement with customer, employee, regulator et al for a large North American FI

Siloed Information Strategies with low return

**40M**

Transactions per day

**1000's**

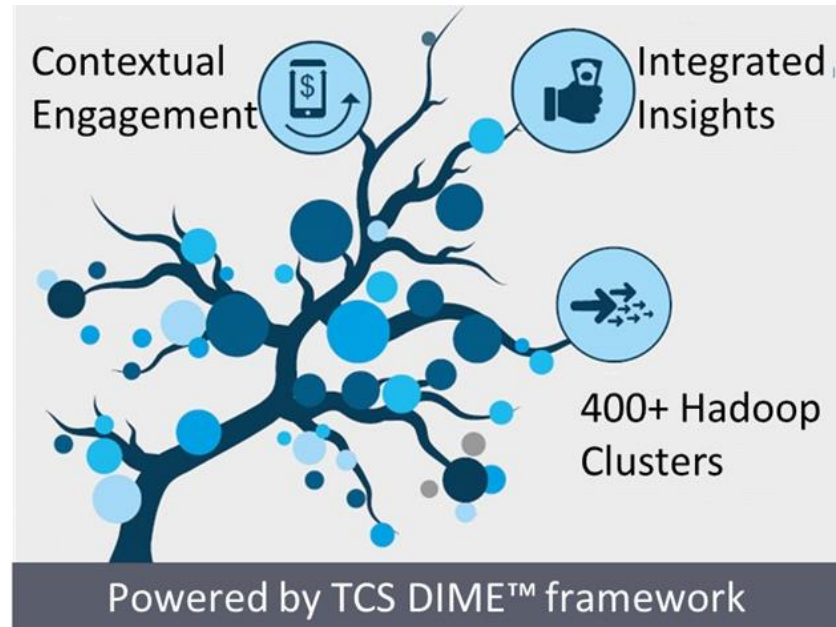
of information repositories

**High TCOA**

**680**

Data quality gaps

Changing customer **expectations**



Customer Speak “TCS continues to raise the bar by coming up with new ideas and delivering innovative solutions”

# Summary

- We are the dominant Digital partner for Banks globally
- We are maintaining our Leadership by
  - Continually investing in global talent
  - Creating reusable assets and frameworks
  - Leveraging our IP and COIN ecosystem
- In CY 15, three distinct drivers of growth: **Digital Adoption, Risk Mgmt. & Regulatory Compliance and Simplification**
- Looking ahead
  - Convergence of the three drivers as part of Digital Reimagination
  - Continued momentum



# Thank You

IT Services  
Business Solutions  
Consulting

