



Banking & Financial Services

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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

Emerging Themes across Banks ...

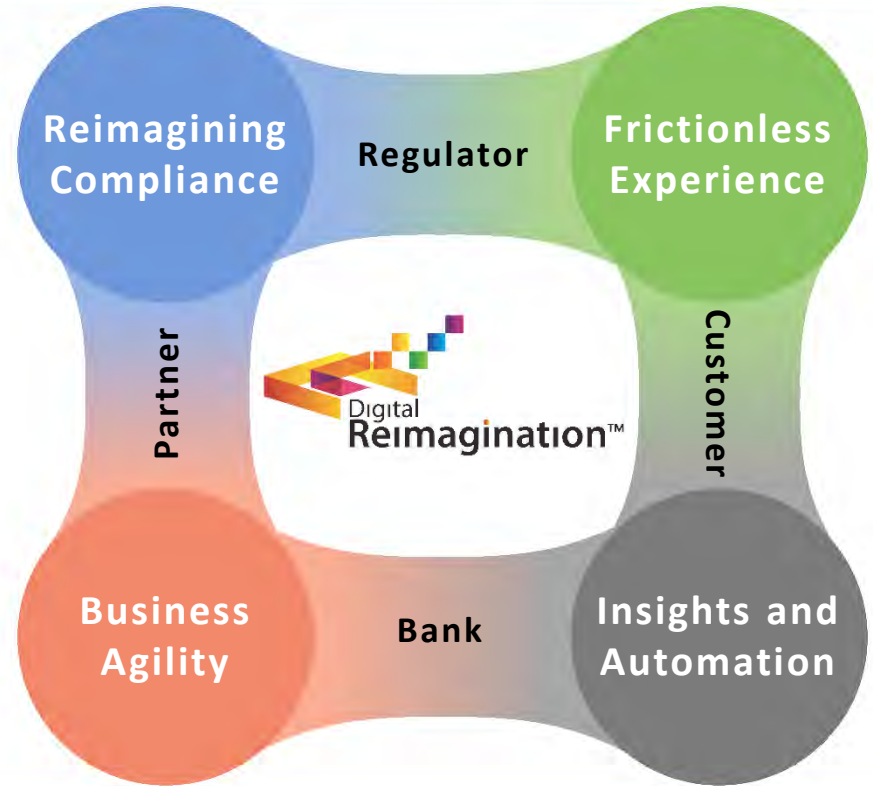
Promote Ecosystem

Seek New Revenue Channels

Enhance Experience through Digital

Optimize Cost

Maintain (Regulatory) Compliance



... Banks are aggressively prioritizing “Digital Elegance” over mere additive capabilities

Commonwealth Bank of Australia - Creating an Ecosystem

Reimagining Payments & Personalized Contextual Advisory Services

Reimagine Proximity Commerce

Manage Money On-the-go

Contextual Insights

Customized Business Apps

Albert, Pi

Payment & collaboration platform

DailyIQ

Cash flow, working capital, sales ...

Closed Loop Ecosystem

Predictive analytics, collective bargaining ...

Open, Flexible Platform & Connected Customers - Infinite Possibilities

Customer

Disrupt the payments ecosystem to strengthen customer stickiness...

Merchant

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

Active Payment Ecosystem

Multiple acquirers replaced by

Chase Paymenttech



Multiple acquires replaced by

Paymenttech



Traditional network replaced by

Chase

Own Network



Active Payment Ecosystem

ChaseNet



A complete payment solution designed to deepen customer loyalty to Chase and its merchant partners...

An Omni-channel solution that works...

An omni-channel solution that works...

In app

1 of 2

US households are Customers

#1

Total US and Credit Payments volume

Total US and Credit Payments volume

\$0

US households are Chase Customers

1 of 2

Network Fees

Merchant Fraud Liability

Merchant Processing Fees

\$0

Network Fees

Merchant Fraud Liability

Merchant Processing Fees

34MM

Daily transactions

34MM Transactions / year

12B

12B

Transactions / year

\$707B

in sales



Chase @Chase - 12h Simple. Safe. Add your Chase Visa card to #SamsungPay today. In sales



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

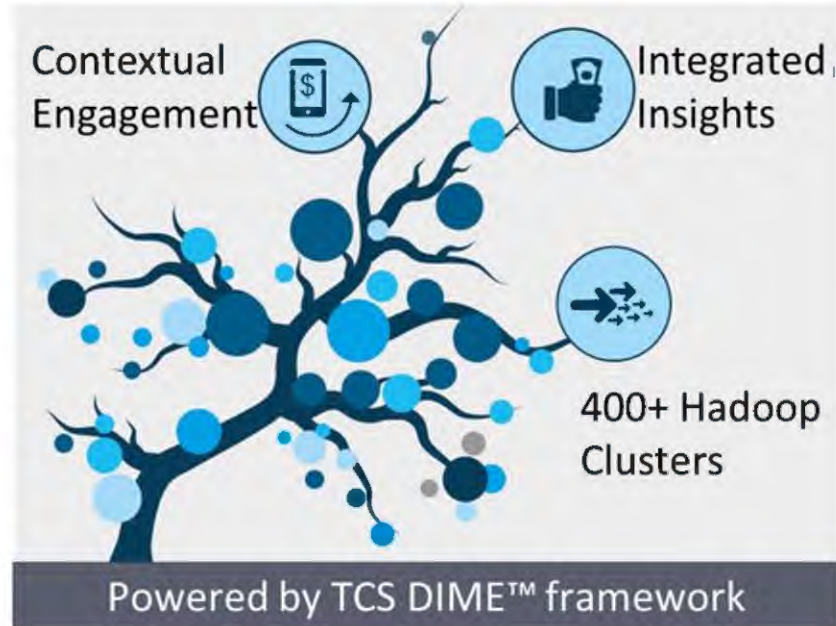
of information repositories

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
Thank You

IT Services
Business Solutions
Consulting

