

Protecting & Enhancing Payments Revenue

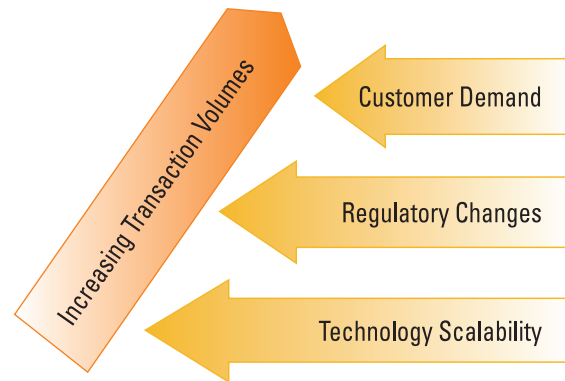
The USD 220bn global payments industry is at a critical point in its evolution. Transaction volumes are set to continue to grow, but a number of pressures will depress revenues and reduce profitability. Banks must act now to protect themselves from the impact of these pressures. Those looking to innovate also have a unique opportunity to create a new payments revenue stream.

The Global Payments Challenge for European Banks

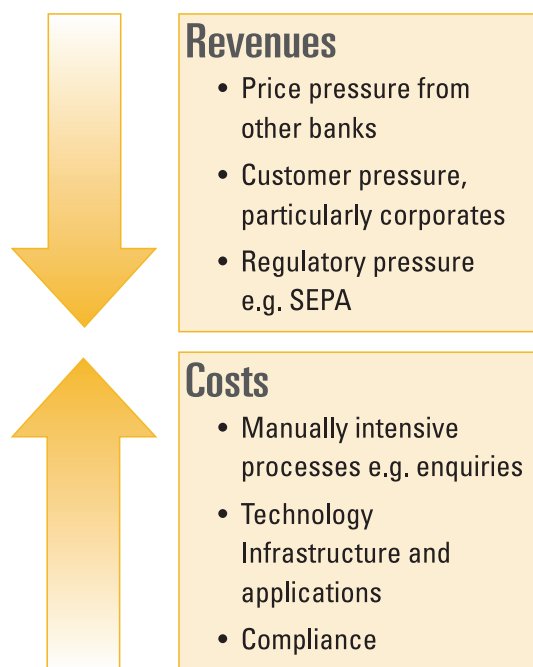
As competitiveness between banks increases, most banks will come under increasing cost pressure. This will be accelerated by large corporate customers who are already starting to challenge the value-add Banks provide when processing payments.

There are also some significant regulatory challenges on the horizon, particularly for those who support trade in Europe.

Heterogeneous technology infrastructure and disparate applications landscapes lead to a non-scaleable technology environment for most banks, causing disproportionately high IT costs as transaction volumes increase.

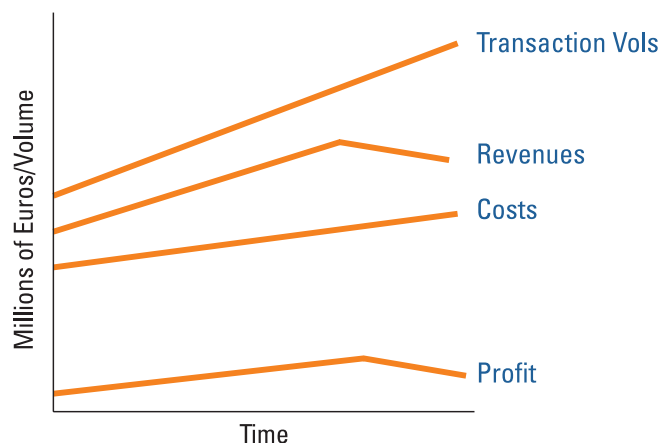


Quantifying the Impact on European Banks



For any given bank, Infosys can model the quantitative impact of changing patterns in the Payments business using 6 key factors. These are derived from a set of basic input parameters from the current payments business, together with assumptions about the future plans, goals and constraints for the business.

Illustrative profile of a European bank



Transforming the Challenge into an Opportunity

Protect Existing Payments Profits

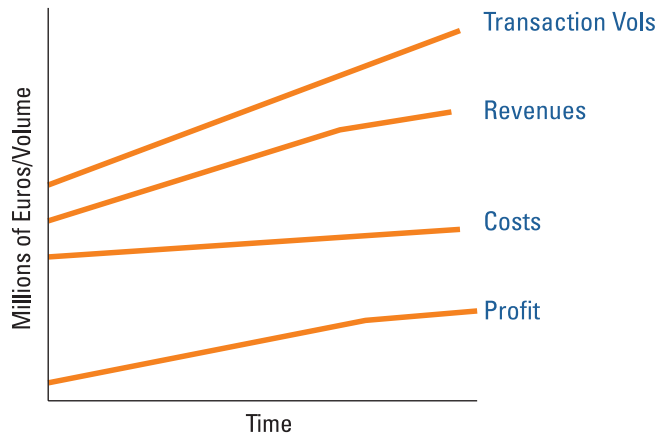
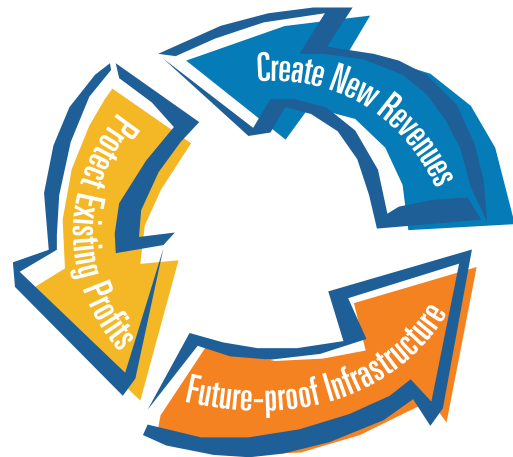
through a set of integrated process and technology changes designed to operate the payments function more efficiently and cost-effectively

Future-proof Technology Infrastructure

with a more cost-effective technology platform that can reliably scale to the demands of the future, while reducing IT costs today

Create New Payments Revenue

by introducing value-added corporate propositions, which will also help with differentiation and customer retention



Transforming the Challenge into Opportunity

Let Infosys use its proprietary models to assess the impact of these changes for your circumstances, and develop business plans and blueprints to help you reduce costs, protect current Payments profits, and create new Payment revenue streams

Allied Offerings

Finacle

Finacle Universal Banking Solution addresses the core banking, e-banking, treasury, wealth management, cash management and CRM requirements of banks worldwide. Built using a flexible architecture and next generation technology, its ability to scale seamlessly ensures greater business agility and lower TCO for banks.

Business Consulting

Provides you with strategic differentiation and operational superiority, assessments, proprietary industry analyses & projects structured around beating the competition

Enterprise Application Integration

To enable real time and informed decision making, companies need to integrate systems and applications from different sources. This service provides application integration consulting, integration competency establishment, package implementation and operations management.

Technology Consulting

We work with you to develop implementable architecture solutions that help you leverage technology to enable business strategy. Our solution helps you achieve a balance between IT Effectiveness and business innovation.

Global Presence

North America

Atlanta, Bellevue, Berkeley Heights, Charlotte, Detroit, Fremont, Lake Forest, Lisle, Phoenix, Plano, Quincy, Reston, Toronto

Europe

Brussels, Frankfurt, London, Milano, Paris, Stockholm, Stuttgart, Utrecht, Zurich

Asia Pacific

Beijing, Hong Kong, Mauritius, Melbourne, Shanghai, Sharjah, Sydney, Tokyo

India

Bangalore, Bhubaneswar, Chennai, Hyderabad, Mangalore, Mohali, Mumbai, Mysore, New Delhi, Pune, Thiruvananthapuram

About Infosys

Infosys (NASDAQ:INFY) defines, designs and delivers IT enabled business solutions. These provide you with strategic differentiation and operational superiority, thereby increasing your competitiveness. Each solution is delivered with the industry-benchmark Infosys Predictability that gives you peace of mind.

With Infosys, you are assured of a transparent business partner, business-IT alignment with flexibility, world-class processes, speed of execution and the power to stretch your IT budget by leveraging the Global Delivery Model that Infosys pioneered.

For more information, contact paymentsolution@infosys.com



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