

MVP is a Merchant onboarding platform build over Actimize that can help Bank's and financial institute to effectively onboard merchant with minimal Human intervention and reduce the risk involved. The platform provides effective and seamless integration, advance case management and robust risk assessment of merchant before onboarding.



Overview

Payments and collections are foundational activities of business enterprises. Adopting from the plethora of siloed solutions from the market had been adding more challenges to enterprise treasury, be it cash management or liquidity with the expanding global footprint. It had been a case consolidation and innovation deficit on challenge from Fintech in the open banking era. These endeavors are equally marred by regulatory mandates. Envisioning digital first payment solutions on an open platform is the key for success; in the era of financial inclusion and open banking regime. It is opportunity and challenge of equal proportions; and Infosys consulting has been helping institutions with new payments product offering irrespective of line of business.

Why Choose Infosys?





PAYMENTS DOMAIN LEADERSHIP 9000+ payments domain consultants, SMEs and product experts on roll

PAYMENTS ARCHITECTURE & TECHNOLOGY PROWESS We bring years of experience in cards and payments transformation from global banks and card networks

THOUGHT LEADERSHIP IN PAYMENTS

Crystalizing thought leadership through experiences and industry research is our bread and butter







DEMONSTRATED ABILITY TO CO-CREATE

We have helped Banks, card networks to complete their new product by bridging the industry knowledge deficit

FINTECH INCUBATION EXPERTISE Helping Fintechs to collaborate

with themselves or with banks is our forte, thus creating market value

CONSULTING & TECHNICAL ACCELERATORS

Our consulting collaterals and technical accelerators provide a great leverage in your product cocreation and elaboration

Our approach on these NextGen Offerings

Envision

- Design Thinking & ethnographic study approach to envision your payments product / service offering
- Bridge the industry knowledge gap
- Clarifying problem statement/ aspiration
- Product/service hypothesis
- Business Case Articulation
- Outside-in view for shaping the product /service offering



Validate

- Validate the solution through Proofof-concept pilots
- Beta Launch in closed user group
- Experience results captures analysis
- Gap analysis for POC fine tuning for additional iterations
- Confirm the envisioned business value outcome and solution of target problem statement or aspiration

Co-create

- Identify Build & Buy components of technology
- Develop technology under the hood for build side
- Integrate with selected FinTechs /3rd parties on the buy side
- Production testing and certification
- Prioritized Roadmap for product/ service launch



Accounts Tokenized & New

payment method development Bank native mobile application agnostic account token wallet for cashless card-less and contactless payments.

Facility to share space to social tokens, loyalty tokens and other tokenized assets as monitory units for paying to buy services and good



Message Translator & Orchestrator for Card network & Traditional electronic

SO 20022

payment system Incubated and implemented a simple, easy to deploy, cost efficient, highly interoperable microservices based accelerator that can facilitate compliance with ISO 20022 mandate interoperating RTP schemes & card networks

API store for payments operational efficiency

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Commoditized APIs for easy plug and play on our open banking platform API store; can address specific areas of value chain through validation and enrichment, payment repairs for process efficiencies and cost efficiencies. This Increased STP for banks by 95%

Payments Data as service

Geni is a peta-byte scale platform suite that is solving industry-wide problems on data delivery, migration, decommissioning, analytics and several other data-related use cases. It has been developed using open source components such as Apache components, Jupiter Hub and cloud-native components and in close partnership with Cloud Service Providers



For more information, contact askus@infosys.com

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