Offerings

Infosys and SunTec offer enterprise wide
Relationship-based Pricing and billing solutions

Today’s banking industry is faced with several challenges from new entrants, globalization, competition from existing players and commoditization. Banks and financial institutions are trying to increase their share of the customer’s wallet in a converged market place, but their customers expect that it is worth their while to do business with the institutions. While customers expect that financial institutions reward them for the size or longevity of their banking relationship, financial institutions product specific strategies look at bundling and pricing as key strategies. Customers are therefore adopting a compare and purchase strategy for their financial needs and financial institutions fail to meet customer needs.

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There, therefore, is a need for optimization in product bundling and pricing. Relationship Based pricing enables banks to shift from product-centric to customer-centric strategy, which can be done by deploying technology and will ultimately ensure higher incomes from the customer.

Exhibit 1 – Pricing Strategies to compete in the global market

The Infosys - SunTec partnership offers Relationship-based Pricing and Centralized billing solutions

SunTec is a leading provider of relationship-based pricing and centralized billing solutions for the banking, financial Services and insurance segments. SunTec's TBMS-F (Transaction Business Management System - Finance) product suite, built on the relationship based pricing (RBP) concept, facilitates centralized billing and has achieved TWIST BSB compliance. (TWIST Bank Services billing standards provide a consistent means for banks to periodically advise their clients of their service usage and the charges accrued, and thus enhance process efficiency and optimize controllership bilaterally. TWIST standards enable effective straight-through processing (STP) of all financial processes, irrespective of the mode of transactions, the service providers involved and the system infrastructure used.)

The Infosys-SunTec partnership has grown under the guidance and executive sponsorship from both organizations. Infosys and SunTec have collaborated to provide optimal solutions to clients, leveraging people and best practices from both organizations.
Infosys has set up a product competency center that houses
- an offshore lab with licensed TBMS-F and TBMS-T (Telecom) software for R&D
- a dedicated pool of engineers and consultants trained on the TBMS suites
- global infrastructure with seamless access to the Infosys-SunTec Lab
- access to SunTec processes, technical support and training

The joint engagement model for TBMS implementation is a proven structure that ensures clear roles and responsibilities with oversight and monitoring through a program management office consisting of stakeholders from the client, SunTec and Infosys.

**SunTec TBMS-F Core Product Modules**

SunTec's product TBMS-F is based on N-tier architecture and runs on UNIX, Linux and Windows, utilizing an Oracle database. The TBMS-F core comprises of highly flexible and scalable rule-based processing engines that cater to the complex needs of the financial services industry.

**TBMS Rate** - The Transaction pricing module creates, maintains and computes fee, interest and earnings credit through a parameterized easy-to-use Graphical User Interface (GUI), supporting complex pricing computation models.

**TBMS Bill** - The Billing module consolidates charges, applies discounts, generates bills and statements, and performs accounts receivables processing.

**TBMS Mediate** - The Transaction integration engine handles profiling, validation, duplication, transformation, correlation, consolidation and segregation of the various transactions generated by product processors and other transactions from any of the source system(s).

**TBMS Customer Care** - The Customer management module manages multi-level customer hierarchies, enabling a single view of the customer, accounts and price plans.

**TBMS Workflow** - The Workflow management engine helps define, prioritize and schedule tasks and activities and reduces time and errors in resolving exceptions.
TBMS-F can be deployed in the following models.

- Licensed - The client licenses the product, and deploys it in their architecture.
- Hosed or Application Service Provider - The product is hosted by third party infrastructure (infrastructure service provider), the clients pays for usage.
- Serviced Bureau – The service is hosted by third party infrastructure, the clients would be offered the usage of product and associated services. The SunTec-Infosys support team would provide services to the product subscribers (in subscription based model for several clients).
- Managed Service – In this model, the product /services are provided for a specific client.

### Key advantages of the Infosys - SunTec solution

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<th>Customer Satisfaction</th>
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<td>Easy roll-out for competitive products</td>
<td>Increased customer wallet share</td>
<td>Increased customer retention and acquisition</td>
<td>Centralized and automated process</td>
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<td>Swift response to market changes and competitor moves</td>
<td>Better cross-selling and up-selling</td>
<td>Optimized relationship through Relationship based Pricing</td>
<td>Minimal manual intervention, reducing errors and maintenance effort</td>
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<td>Improved customer and portfolio analytics</td>
<td>Innovative product offerings</td>
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<td>Effective revenue leakage plugging</td>
<td>Pricing based on overall relationship and loyalty</td>
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