Infosys AI Day

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Unlocking AI Value - Financial Services

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Safe harbor

Certain statements mentioned in this presentation concerning our future growth prospects, our future financial or operating performance, our use of AI and its effects on our Business, and the United States H-1B visa program are forward looking statements intended to qualify for the 'safe harbor' under the Private Securities Litigation Reform Act of 1995, which involve a number of risks and uncertainties that could cause actual results or outcomes to differ materially from those in such forward-looking statements. The risks and uncertainties relating to these statements include, but are not limited to, risks and uncertainties regarding the execution of our business strategy, increased competition for talent, our ability to attract and retain personnel, increase in wages, investments to reskill our employees, our ability to effectively implement a hybrid working model, economic uncertainties and geo-political situations, technological disruptions and innovations such as Generative AI, the complex and evolving regulatory landscape including, our ESG vision, our capital allocation policy and expectations concerning our market position, future operations, margins, profitability, liquidity, capital resources, our corporate actions including acquisitions, the outcome of pending litigation, the outcome of the US government investigation, the timing, implementation, duration and effect of the September 19, 2025 proclamation signed by the president of the United States related to the H-1B visa program, and the effect of current and any future tariffs. Important factors that may cause actual results or outcomes to differ from those implied by the forward-looking statements are discussed in more detail in our US Securities and Exchange Commission filings including our Annual Report on Form 20-F for the fiscal year ended March 31, 2025. These filings are available at https://www.sec.gov/. Infosys may, from time to time, make additional written and oral forward-looking statements, including statements contained in the Company's filings with the Securities and Exchange Commission and our reports to shareholders. The Company does not undertake to update any forward-looking statements that may be made from time to time by or on behalf of the Company unless it is required by law.

Financial Services is at the forefront of AI adoption

> *In the near term, generative A.I. will drastically improve productivity. Over the long term, it has the potential to revolutionize all functions across our bank and the industry changing how we write code, onboard clients, service customers, detect fraud, develop market research and strengthen compliance and controls.*
>
> **Jane Fraser, CEO**

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> *To me, the promise of AI is not just efficiency… it's not just an end in itself. What it does is it makes some of the more routine aspects of people's jobs easier to accomplish and frees them up to do much more in their internal time faster, better and in a more streamlined way.*
>
> **CS Venkatakrishnan, CEO**

BARCLAYS

> *We are investing in a portfolio of large-scale transformational AI programs designed to increase our operational resilience, enhance the client experience and unlock higher levels of efficiency and effectiveness across the organization*
>
> **Sergio Ermotti, CEO**

UBS

> *We'll be applying more and more of automated intelligence, or augmented intelligence, as we call it, with a person using AI, using that to be more effective, and that'll affect all the businesses*
>
> **Brian Moynihan, CEO**

BANK OF AMERICA

1. Increased enterprise spend

AI outpaces all other tech in growth and budget share, consistently for 2 years, with several AI initiatives already delivering value
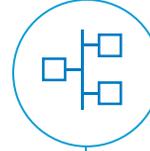
2. Pivot towards growth

Shift from siloed focus on cost initiatives to strategic growth priorities, amplified by AI
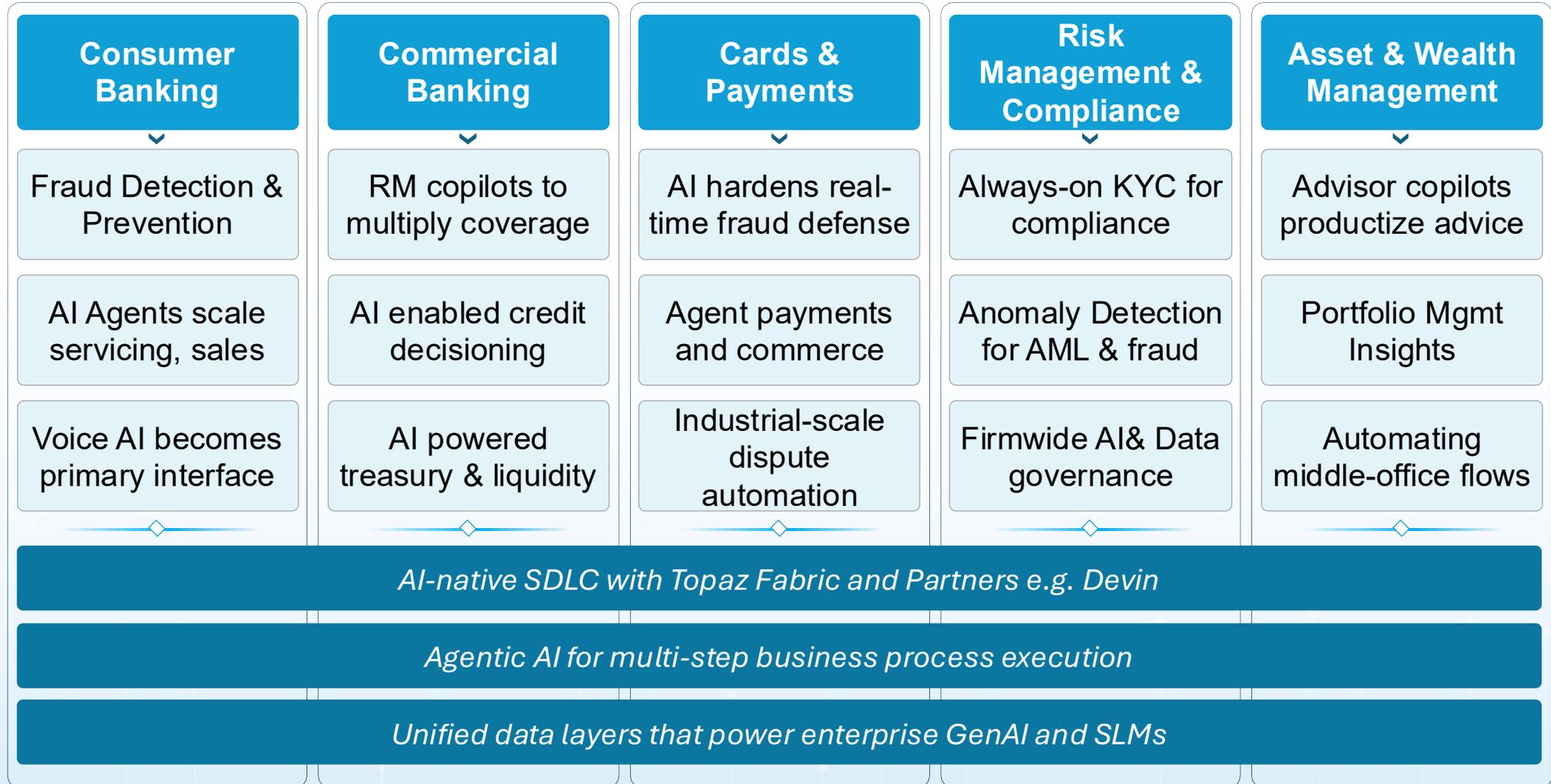
3. Trust, Governance as primary AI Scaling Battleground

AI adoption is not as constrained by use-case discovery, as by the ability to operationalize data privacy, regulatory compliance, and governance

Public Sources
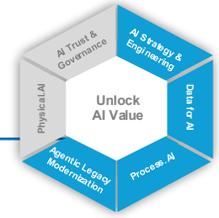
AI use cases across sub verticals

Vertical use cases

Function-specific AI deployment

Consumer Banking	Commercial Banking	Cards & Payments	Risk Management & Compliance	Asset & Wealth Management
Fraud Detection & Prevention	RM copilots to multiply coverage	AI hardens real-time fraud defense	Always-on KYC for compliance	Advisor copilots productize advice
AI Agents scale servicing, sales	AI enabled credit decisioning	Agent payments and commerce	Anomaly Detection for AML & fraud	Portfolio Mgmt Insights
Voice AI becomes primary interface	AI powered treasury & liquidity	Industrial-scale dispute automation	Firmwide AI& Data governance	Automating middle-office flows

Horizontal use cases

Enterprise-wide AI deployment common to all business functions

AI-native SDLC with Topaz Fabric and Partners e.g. Devin

Agentic AI for multi-step business process execution

Unified data layers that power enterprise GenAI and SLMs

Re-imagining Citizens Bank

Business context

Multi-year journey to "re-imagine the bank" and deliver modern, secure, and personalized banking experiences

> Infosys Collaborates with Citizens on AI-First Innovation Hub to Accelerate the Future of Banking
>
> *Our AI-first Innovation Hub reflects Citizens' long-term commitment to building modern, secure, and intelligent banking capabilities.*
>
> *Partnering with leading technology firms like Infosys and leveraging Infosys Topaz Fabric is helping transform how we serve our customers by integrating advanced AI at the core of our operations to deliver more modern, secure, and personalized banking experiences*
>
> **Michael Ruttledge**
> Chief Information Officer and Head of Enterprise Technology & Security at Citizens Bank

AI First Solution

Accelerated platform modernization and AI adoption through full-stack transformation

- **700 applications migrated to cloud,** exiting on-prem data centers
- **Established Industry leading cloud native platforms (Fraud[1], Customer 360[1] etc.)**
- **Driving Gen AI and Agentic AI adoption across the Enterprise**
- **Deploying Topaz Fabric to co-create Gen AI and Agentic AI platform**
- **Scaling Conversational AI adoption** for contact center

AI Innovation Hub will drive many initiatives to "Re-imagine the bank" – across 5 themes

Modernizing tech delivery and stack	E2E customer ops redesign	Risk and Analytics	Client-facing enhancements	Business model simplification

Impact

$450Mn
Cost run-rate savings projected

14 to 1 day
SMB onboarding

5x
Productivity gains expected

44%
Reduction in mobile banking related calls

1 Industry award in 2025

AI First services at other leading Financial Services clients

A Top 5 US Bank

- **Enterprise AI Platform Buildout**

- Enabled AI-driven development lifecycle (AI-DLC) with productivity uplift, agentic execution, and end-to-end automated QA.

- **AI-First Business Process Reimagination:** Redefine and implement end-to-end AI-led processes, including KYC, contract analysis, and similar workflows

A Top 3 Cards Provider

- Modernization of Cards Platform using **Domain-Driven, GenAI and Deterministic Automation**

- Platform with **> 40 Mn lines** of COBOL and IMS code; evolved over 40 years

- Accelerated **the 'time to market' by 50%** and compressed the **effort by 40%**

- 100% code coverage and functional equivalence

One of the largest global Wealth Management Firms

- Productivity improvement by **30-50% for Financial Advisors** with AI assisted tools. Meeting preparation and summarization **time reduced by 60%**.

- **GPT-powered AI assistant** for advisors, to query a secure database of 100k+ research documents.

- **Modernizing legacy code** from languages like Cobol at scale

- **30-35% ROI** from AI investments

Infosys Financial Services: Strategic AI Partner for 15 of Top 25 Clients

Thank You