

## Infosys Launches Finacle 11E – An Advanced Universal Banking Solution to Simplify Banking Transformation

**Bangalore and Dubai – September 18, 2013:** Infosys, a global leader in consulting, technology and outsourcing, today announced the launch of **Finacle 11E**, an advanced universal banking solution that simplifies banking transformation. The solution's componentized approach helps banks of all sizes rapidly modernize their operations in a phased manner, while minimizing risk. Its enterprise-class components are expected to enhance the efficiency of a bank's operations, while improving customer experience across all channels.

Finacle 11E is the latest release of the award-winning Finacle universal banking solution. It builds on the success of Finacle in delivering powerful benefits to global banks, including an annual rate of return of over 55 percent on core banking transformation investments\*. It also facilitates the launch of new products and services faster – Finacle clients have experienced an average improvement of 33 percent in their time to market\*\*.

As banks aim to reinvent their business and navigate the current challenges in the macroeconomic environment, Finacle 11E promises a simplified approach to banking transformation:

- Its **componentized structure** makes it easy for banks to quickly target new customer segments. Banks can also choose the components they need and replace their existing systems one step at a time, to progressively modernize their business.
- The **product factory** capabilities in Finacle 11E empower banks to create and deploy new products in weeks instead of months.
- The solution's **ready-made integration adaptors** and compliance to industry standards ensure shorter deployment cycles and significantly lower total project costs.
- Its **enterprise-class capabilities** help banks break their technology silos and eliminate duplicate applications. This helps banks reduce their cost of operations and simplify their processes. With this release, Finacle has added six new enterprise components to its suite:
  - **Payments** – An ISO 20022 based advanced payment services hub to future-proof banks' payments business
  - **Multichannel Framework** – Enables customers to navigate seamlessly across multiple channels without losing the transaction context
  - **Offers and Catalog** – Empowers banks to publish instant offers across channels. Graphical product simulators, comparators, and customer reviews offer users a 'do-it-yourself' convenience
  - **Liquidity Management** – Front-to-back office solution for banks' corporate customers to identify, manage and optimize their liquidity
  - **Loan Origination** – Helps banks manage the complete credit lifecycle across retail and commercial loans to attain superior credit quality
  - **Dashboards** – Configurable role-based console delivers an intuitive user experience that improves productivity and frees up time for right-sell discussions

### Quotes

#### Haragopal M, Global Head – Finacle, Infosys:

*"Complexity of business operations and need for technology modernization are amongst the biggest hurdles to accelerate growth today. Leveraging the componentized nature of Finacle 11E, banks can choose to deploy a solution in phases based on business priorities. This ensures simplified transformation journey and faster realization of modernization benefits."*

**Robert Hunt, Senior Research Director, CEB TowerGroup:**

*“Large banks are reluctant to undertake core modernization projects due to the risks and complexity of the effort. By componentizing their products, core vendors are providing banks with the flexibility needed to develop phased implementation plans that reduce this risk. Moreover, componentization allows banks to prioritize their efforts, improving the business case for core modernization by focusing on functions that provide the greatest short term benefits.”*

**Ali Sajwani, Chief Information Officer, Emirates NBD:**

*“Finacle Core Banking Solution has been powering our operations since 2009. As a long term partner, Finacle has helped us grow both organically and inorganically. It is encouraging to see Infosys constantly evolving their solution to meet growing needs of banks for simplification and easy modernization. We are currently rolling out their new liquidity management solution to offer tailor-made cash management products to our corporate and SME clients.”*

**Peter Schlebusch, Chief Executive of Personal and Business Banking, Standard Bank:**

*“Infosys has been our partner in business transformation for over three years now. Today, we run Finacle solutions in five countries and have plans to expand it to other territories to achieve higher operational efficiencies and faster growth. We are glad that Infosys continues to invest in the solution and now with Finacle 11E, are bringing out capabilities which will help banks to simplify their operations and deliver superior customer experience.”*

**\*Based on a client [case study](#) prepared by Aite, an independent research firm**

**\*\*Based on an independent Business Value Articulation (BVA) survey conducted with 46 Finacle clients by Feedback Business Consulting Services, a third-party independent market research organization**

**Additional Resources**

- Click [here](#) to read more about Finacle 11E
- Click [here](#) to view a short video on Finacle 11E
- Click [here](#) to read about how to simplify banking

**About Infosys**

Infosys is a global leader in consulting, technology and outsourcing solutions. We enable clients, in more than 30 countries, to stay a step ahead of emerging business trends and outperform the competition. We help them transform and thrive in a changing world by co-creating breakthrough solutions that combine strategic insights and execution excellence.

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**Safe Harbor**

Certain statements in this release concerning our future growth prospects are forward-looking statements, which involve a number of risks and uncertainties that could cause actual results 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 fluctuations in earnings, fluctuations in foreign exchange rates, our ability to manage growth, intense competition in IT services including those factors which may affect our cost advantage, wage increases in India, our ability to attract and retain highly skilled professionals, time and cost overruns on fixed-price, fixed-time frame contracts, client concentration, restrictions on immigration, industry segment concentration, our ability to manage our international operations, reduced demand for technology in our key focus areas, disruptions in telecommunication networks or system failures, our ability to successfully complete and integrate potential acquisitions, liability for damages on our service contracts, the success of the companies in

which Infosys has made strategic investments, withdrawal or expiration of governmental fiscal incentives, political instability and regional conflicts, legal restrictions on raising capital or acquiring companies outside India, and unauthorized use of our intellectual property and general economic conditions affecting our industry. Additional risks that could affect our future operating results are more fully described in our United States Securities and Exchange Commission filings including our Annual Report on Form 20-F for the fiscal year ended March 31, 2013 and on Form 6-K for the quarter ended June 30, 2013. These filings are available at [www.sec.gov](http://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.

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