

Infosys Finacle Sets New Global Benchmark for Processing Inter-Bank Payments Running on Oracle SPARC T5 servers

Processes nearly five times known volumes processed by entire US banking system

Bangalore November 4, 2014 – Infosys, a leader in consulting, technology, outsourcing and next generation services, today announced that the Finacle Payments solution⁽¹⁾, an enterprise payment services hub, running on Oracle SPARC T5 servers with Oracle Solaris 11.2⁽¹⁾ has set a new global benchmark for the volume of inter-bank payment transactions processed. In a test that was validated by the professional services firm EY, the solution processed over 100 million⁽¹⁾ payments in 79 minutes, which translates to over 75 million payments per hour or over 21,000 payments per second. This was achieved with stable performance and near linear scalability, underlining Finacle's ability to manage continuous increases in volumes, with simple hardware additions and no changes in the underlying application.

With this, the Finacle Payments solution demonstrated the capability to process a high volume of inter-bank payment transactions, more than what is currently processed by the entire US banking system, based on estimates⁽²⁾. At an average of 21,000 payments per second, the Finacle solution is able to process almost five times the known volumes processed by the entire US banking system, which is estimated to be about 4,233 transactions per second on average. This capability supersedes known inter-bank payment transactions volume requirements of banks of all sizes.

Inter-bank payment transactions globally consist of both high and low value payments and these are typically processed in large quantities. Finacle Payments, a robust, reliable and highly scalable solution, addresses such high volume requirements of interbank payments across various payment networks and supports the future growth of banks. Moreover, the solution enables significant improvement in operational efficiency and reduction in costs by simplifying and rationalizing multiple payment processing systems, into a single comprehensive solution.

Quotes:

Michael Reh, Senior Vice President and Global Head – Finacle, Infosys:

“As customer engagement models transform, new payment options and platforms are driving a surge in non-cash payment volumes globally. Efficient, robust and scalable payment solutions are critical for financial institutions to manage growth confidently. With this benchmark, Finacle running on Oracle SPARC T5 servers has clearly demonstrated its reliability in supporting banks with large payment volumes as well as helping them future proof the ability to manage increasing volumes at significantly lower costs.”

Troy Richardson, Senior Vice President, Strategic Alliances, Oracle:

“Infosys’ decision to test its new Finacle Payments solution on Oracle SPARC T5 servers as the first platform, demonstrates their confidence in Oracle’s systems platform to deliver the highest level of scalability, availability and security required for this mission critical application.”

Notes:

(1) Infosys conducted a performance benchmark exercise of Finacle Payments solution version 11.0 (hereafter referred to as Finacle Payments or Finacle solution) on Oracle SPARC T5 servers running Oracle Solaris 11.2 and Oracle Database version 11.2.0.2.

(2) In the US annual payments processed by various inter-bank payments systems in 2013 include: [NACHA](#) - 22 Billion, [FEDWIRE](#) – 134 Million, [SWIFT](#) - 2 Billion (For entire North America), [CHIPS](#) – 103 Million. This totals to 24.237 billion transactions processed annually in

2013. Estimating an aggressive 10% increase in volume this year (NACHA transactions which account for nearly 90%, grew by just 4 % in 2013), current annual volume of payments processed in the US is expected to be nearly 26.67 Billion transactions. Considering a normal 7 hours processing window for inter-bank transactions and 250 published working days in a year, this would work out to over 106 million transactions per day or 4233 transaction per second in the US.)

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About Infosys

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Safe Harbor

Certain statements in this release concerning our future growth prospects are forward-looking statements regarding our future business expectations 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 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, 2014 and on Form 6-K for the quarter ended September 30, 2014. These filings are available at 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. In addition, please note that the date of this press release is mentioned at the beginning of the release, and any forward-looking statements contained herein are based on assumptions that we believe to be reasonable as of this date. 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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