



PRESS RELEASE

## Infosys Finacle Launches Solutions for Payments Banks and Small Finance Banks

**Bangalore, India – September 2, 2015:** Infosys Finacle, part of EdgeVerve Systems, a product subsidiary of [Infosys](#) (NYSE: INFY), today announced the launch of its **Finacle Payments Bank** and **Finacle Small Finance Bank** solutions for the India market. These solutions are specifically tailored for organizations seeking payments banks and small finance banks licenses from the Reserve Bank of India (RBI). With these solutions, licensees can set up the required technology backbone and become operational quickly.

### Highlights

- Both solutions offer pre-configured set of products and business rules to aid quick deployment, enabling the new entrants to focus on their business goals right from the start of their operations
- The offerings provide distinct capabilities to enable various distribution models such as traditional banking, agency banking, mobile wallet, and micro ATMs, among others, thereby helping the banks to reach out to relevant customer segments
- These solutions are also available in a hosted environment, which ensures low capital investments. Additionally, it will enable new license holders to make investments based on consumption and scale-up depending on business demand
- Through integrated analytics, the solutions will offer superior customer insights to help create customized offerings and address emerging market needs

Finacle is recognized as a global leader in the banking platform space. 70 percent of the top 40 banks in India leverage Finacle solutions to drive profitable growth. It also powers over 100 cooperative banks in India.

### Quote

**Venkatrama Gosavi, Regional Head for Growth Markets, Infosys Finacle:**

“Robust technology infrastructure is vital to the creation of a cost-efficient, nimble, and a competitive banking model. With Finacle, the new license holders are assured of a proven platform to help them accelerate innovation and achieve rapid growth. Our state-of-the-art solutions will be a game-changer for



banking aspirants to create businesses that are sustainable, profitable and compliant with required regulatory obligations.”

### **About EdgeVerve Systems**

EdgeVerve Systems, a product subsidiary of Infosys (NYSE: INFY), develops innovative software products and offers them on-premise or as cloud-hosted business platforms. Our products help businesses develop deeper connections with stakeholders, power continuous innovation and accelerate growth in the digital world. We power our clients’ growth in rapidly evolving areas like banking, digital marketing, interactive commerce, distributive trade, credit servicing, customer service and enterprise buying.

Today, EdgeVerve products are used by global corporations across financial services, insurance, retail and CPG, life sciences, manufacturing, and telecom. Infosys Finacle, our universal banking solution, is the choice of financial institutions across 84 countries and serves over 547 million customers – nearly 16.5 percent of the world’s adult banked population.

### **About Infosys Finacle**

Finacle is the industry-leading universal banking solution from EdgeVerve Systems, a wholly owned subsidiary of Infosys. The solution helps financial institutions develop deeper connections with stakeholders, power continuous innovation and accelerate growth in the digital world. Today, Finacle is the choice of banks across 84 countries and serves over 547 million customers – nearly 16.5 percent of the world’s adult banked population.

Finacle solutions address the core banking, e-banking, mobile banking, CRM, payments, treasury, origination, liquidity management, Islamic banking, wealth management, and analytics needs of financial institutions worldwide. Assessment of the top 1000 world banks reveals that banks powered by Finacle enjoy 50 percent higher returns on assets, 30 percent higher returns on capital, and 8.1 percent points lesser costs to income than others.

### **Safe Harbor**

Certain statements in this press 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, 2015. 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. 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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