

TCS BaNCS Global Securities Processing Platform



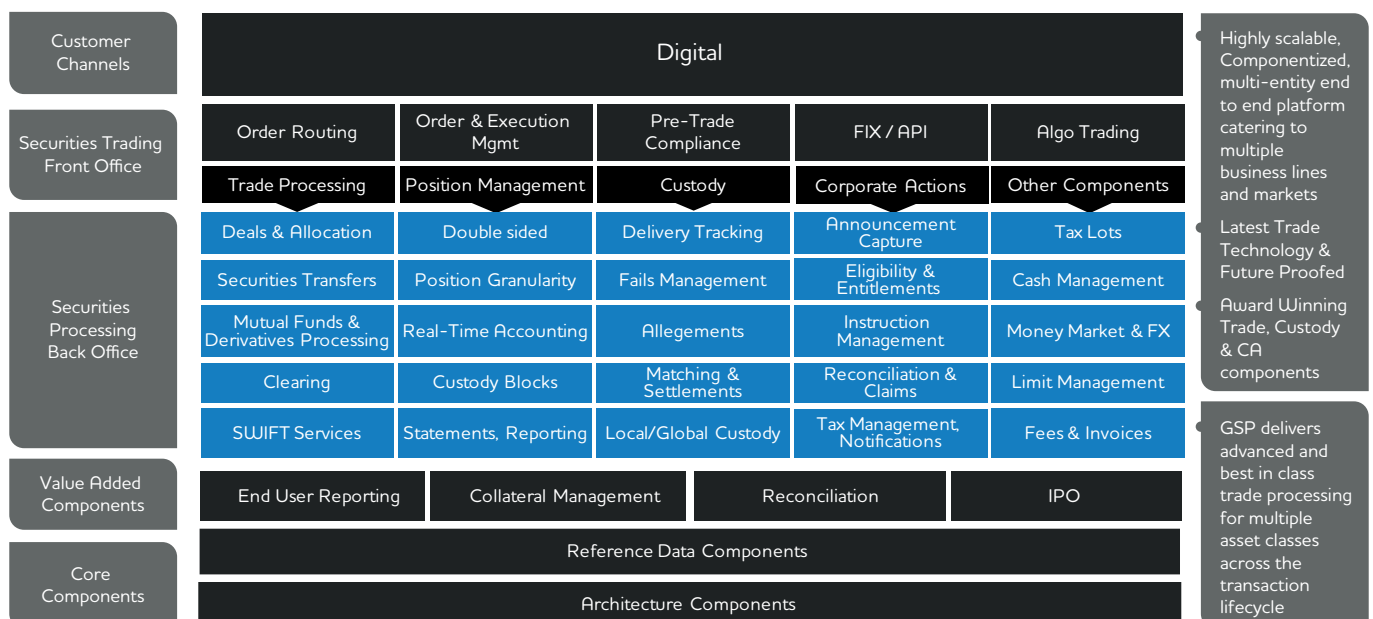
The capital markets landscape within which financial institutions operate today is expected to transform significantly in the future. A continuous swathe of new regulations, the information revolution, disruptive forces, and disintermediation threats are having an impact on global capital markets. The continuous pace of innovation, operational restructuring, new business models, and discerning and demanding end-customers are disarranging traditional business value chains. These factors coupled with accelerated competition from non-traditional players are challenging the ability of financial institutions to generate profits and grow their business.

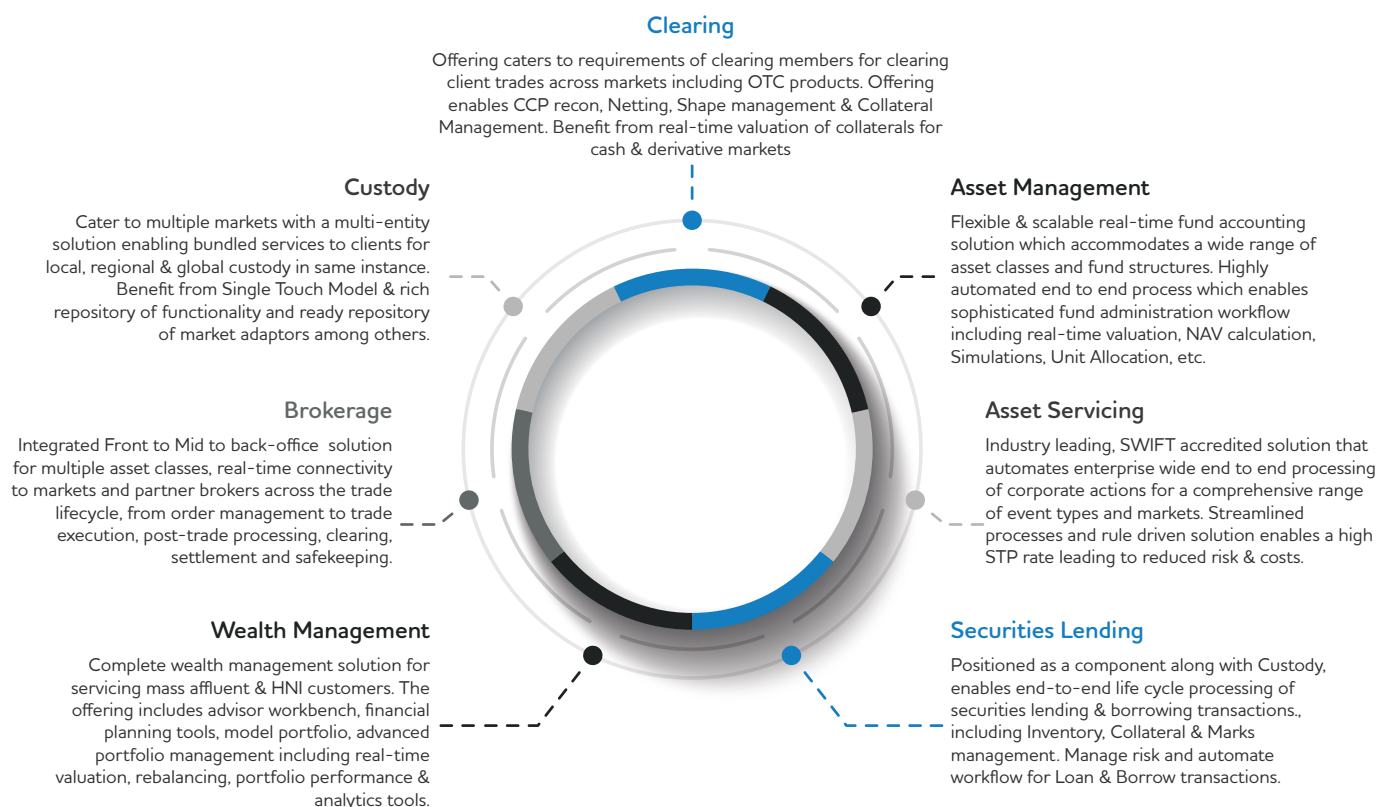
Financial institutions that do not redesign their businesses or deploy the right technology to future proof themselves face the risk of being run over. A significant challenge for customers will be to replace a fragmented technology landscape with a single solution that offers a centralized and unified view by the client, asset classes and geography, enabling a consistent end-client experience and augmented operational efficiencies. To stay agile, be profitable and create exponential value for customers, firms will have to proactively harness new digital technologies and revisit their core architecture and create innovative and different value propositions.

TCS BaNCS Global Securities Platform – Reimagine Operations and End Customer Experience

The TCS BaNCS Global Securities Platform (GSP) from Tata Consultancy Services is a single consolidated solution that comes with comprehensive functionality spread across the trade lifecycle, and is designed to incorporate global best practices, market nuances and regulations. Deployed across more than 100+ countries, the TCS BaNCS Global Securities Platform is one of the largest collection of components made available through the cloud, helping firms become more agile and intelligent by leveraging the power of new and extended ecosystems.

The solution encompasses the entire capital markets value chain, and helps both buy-side and sell-side firms implement robust, error-proof, STP-enabled, highly-scalable processes for securities trading, trade processing, clearing, and settlement, custody, portfolio accounting and corporate actions administration. The platform enables integrated front to back-office solutions for firms that perform functions in one or more of the spaces as illustrated in figure 1. While the components can scale and sustain themselves independently, they can also be deployed as part of larger solution maps, including private banking and universal financial services.





Comprehensive, Intelligent, Automated and Integrated

With the TCS BaNCS Global Securities Platform, your financial institution can create a niche and differentiated value proposition for end-client servicing and operations -- be it through the extraction of right data to reimagine the operations workspace or the use of cognitive technologies such as AI, Machine Learning, predictive analytics for enhanced automation, intelligent insights and predictions.

With the TCS BaNCS Global Securities Platform, your firm benefits from:

- A scalable and integrated front- to mid- to back-office platform supporting trade management, clearing, settlement and real-time accounting in a 24*7 'follow the sun' operations model.
- Multi-X features including multiple legal entities, languages, business lines, asset classes, markets and geographies in a single application instance enabling unified views.
- A layered, rule-base driven business architecture: The business layer is segregated from the interface and accounting layer, which in combination with the rule-based ability to configure business processes ensures business agility.
- A post-trade solution that supports a single securities back-office across both retail and institutional broking for multiple asset classes including derivatives.
- Single touch model, a niche feature that enables superior SLAs for global end-customers akin to what is available for domestic end-customers, and at the same time doing away with inter-entity reconciliations.
- A strong Digital Core which uses the 'right data' across the value chain to unlock game-changing insights, KPIs and predictions, and leverages cognitive technologies like AI, ML and advanced analytics for automation and addressing market and technology risks.
- Superior client servicing and consistent experience across multiple digital channels such as the Internet, mobile, Smart watches and digital apps.
- Timely decision making for operations and managers enabled through the utilization of 'right data' to reimagine the workspace with risk as a basis of work.
- Connectivity to market infrastructure in local and global markets.

Leverage the rich features offered by GSP along with a true Digital Core to meet future performance needs, even as the number of channels, users, markets, and applications grow.

The TCS BaNCS Advantage

The TCS BaNCS solution directly affects a firm's critical performance areas--customer servicing, business agility, organizational productivity, operating costs, and regulatory compliance--all of which have a substantial bearing on its profitability.

We collaborate with our customers to help them realize their business priorities by influencing the product roadmap as evidenced by our **TCS BaNCS Dialogues** Customer Program. With an agile product release strategy, strong digital core, and solution extensibility kits, we empower customers to embrace risk and design a business that is agile and adaptive to ever-evolving market and business needs.

Through our **Digital First, Cloud First** philosophy that drives all of our product and solution design, we help your firm transfer non-differentiated assets to the cloud or an ecosystem of industry utilities and fintech businesses. This, in turn can give your firm increased flexibility together with access to new cognitive technologies such as AI.

By empowering your organization to **embrace risks, leverage new and extended ecosystems, and create exponential value**---which are key elements of the **TCS Business 4.0™ framework** --- we are able to foster growth and transformation, equipping financial institutions with a clear and differentiated advantage, while also creating exponential value for your end customer.

About TCS BaNCS

TCS BaNCS' comprehensive product portfolio is dedicated to providing business solutions to financial institutions globally. The solution suite is designed to help financial services institutions enhance end customer experience, enabling them to embrace open and innovative technologies that embody true digital customer engagement. Deployed at more than 450 installations worldwide, it is the largest collection of components, enterprise and consumer apps for the financial industry made available through the cloud, helping firms become more agile and intelligent by leveraging the power of new and extended ecosystems.

To know more about TCS BaNCS, please visit: <https://www.tcs.com/bancs> or write to us at tcs.bancs@tcs.com

About Tata Consultancy Services Ltd (TCS)

Tata Consultancy Services (TCS) (BSE: 532540, NSE: TCS) is a digital transformation and technology partner of choice for industry-leading organizations worldwide. Since its inception in 1968, TCS has upheld the highest standards of innovation, engineering excellence and customer service.

Rooted in the heritage of the Tata Group, TCS is focused on creating long term value for its clients, its investors, its employees, and the community at large. With a highly skilled workforce of over 607,000 consultants in 55 countries and 180 service delivery centres across the world, the company has been recognized as a top employer in six continents. With the ability to rapidly apply and scale new technologies, the company has built long term partnerships with its clients – helping them emerge as perpetually adaptive enterprises. Many of these relationships have endured into decades and navigated every technology cycle, from mainframes in the 1970s to Artificial Intelligence today.

TCS sponsors 15 of the world's most prestigious marathons and endurance events, including TCS New York City Marathon, TCS London Marathon and TCS Sydney Marathon with a focus on promoting health, sustainability, and community empowerment. TCS generated consolidated revenues of over US \$30 billion in the fiscal year ended March 31, 2025.

For more information, visit www.tcs.com