

# Reimagining Core Banking

From System Replacement to  
Strategic Transformation



**Ram**

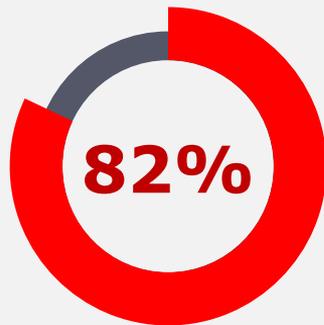
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# Unlocking the Power of Core: Why Transformation is Crucial



of IT budgets are consumed by maintaining legacy systems



of banks cite fear of operational disruption as their biggest modernization barrier



of global banks are still in nascent stages of their cloud transformation journey

# The Innovation Imperative

## *Legacy vs. Digital Expectations*

### Legacy Core Constraints

- Months to configure new products
- Limited ecosystem integration
- Batch processing limitations
- High maintenance overhead
- Regulatory compliance burden

### Market Expectations

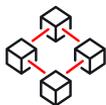
- Real-time product configuration
- Open banking ecosystem readiness
- Instant payment processing
- Embedded finance capabilities
- AI-driven personalization

**The gap is widening between what legacy systems can deliver  
and what the market demands**

# NextGen Core Banking Defined

*Beyond the buzzwords*

## A modular, composable, cloud-native banking platform



### Modular

Component-based architecture



### Composable

Mix & match capabilities



### Cloud-native

Built for cloud, not just hosted



### Open APIs

Ecosystem-ready integration



### Real-time

Event-driven processing



### Scalable

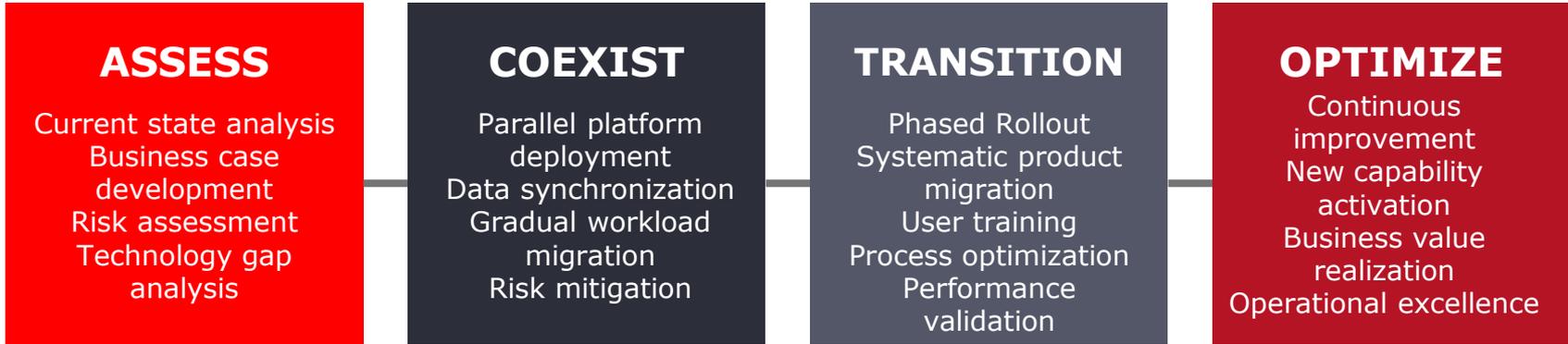
Elastic resource management

# Strategic re-imagination is a Must for Next-gen Banking

Dimension	Digitized Traditional Banking	Digital-First	Composable & AI-First
<b>Business Models</b>	Traditional model with digital wrappers	Purpose-built, digital-first business models	Platform-based models enabling ecosystem value creation
<b>Customer Engagement</b>	< 50% interactions outside the branch	> 95% interactions on bank-owned digital channels	> 50% interactions on partner and embedded channels
<b>Cost-to-Income Ratio</b>	50-60%	40-50%	30-40%
<b>Product Innovation</b>	Tech-dependent product managers	Empowered product managers with configurable apps	Product co-creation with partners and customers
<b>Banking Channels</b>	Multi-channel but fragmented	Unified omnichannel experiences	Truly omnichannel across owned, third-party, and embedded platforms
<b>Data, Analytics &amp; AI</b>	MIS with ETL based dashboards	Real-time insights and predictive models for decision support	AI-native banking with smart decisioning, personalization, and intelligent agents across the value chain
<b>Banking on Cloud</b>	On-premise, siloed infrastructure	Private cloud with improved agility	Hybrid, public, and multi-cloud with elastic scalability

# Strategic Transformation Framework

*How Progressive Banks in The world Are Modernizing*



**This systematic methodology ensures successful transformation while maintaining operational continuity and managing risk**

**500+ successful Finacle deployments across 100+ countries  
prove these approaches work**

# Proven Business Impact

*Measurable outcomes from successful transformations*

**19%**

Improvement in  
straight-through processing

**16%**

Reduction in  
transaction processing costs

**30%**

Faster product  
time-to-market

**18%**

Improvement in  
customer personalization

**24/7**

Real-time processing  
capability

**90%**

Reduction in  
manual processes

*Source: Finacle Business Value Assessment Study - Top 1000 Banks Globally*

# Stories that Matter

## Global banks that Reimagined Core Banking Transformations



Emirates NBD consolidated operations from 6 countries on a single version for scalability, agility, and standardization.

- Reduced cost-to-income by 28%
- 50% lesser time to launch new products
- 20% revenue increase since the go-live



Transformed its corporate banking experience by leveraging data-driven insights to meet evolving customer expectations.

- 360-degree customer view
- Reduced product portfolio by 5%
- Time to market for new products cut from 8 to 5 weeks
- Reduced 75% energy usage



Keytrade Bank modernized its Core Banking System with Finacle Suite on SaaS.

- Faster time-to-market
- Optimized operations
- Enhanced client experiences
- Leveraged open APIs on cloud for seamless partner integration

# Thank you

## Why we exist

To inspire better banking so that billions of people and businesses can save, pay, borrow, and invest better.

## How we do it

Our solutions and people help banks to engage, innovate, operate and transform better, so that they can improve their customers' financial lives, better.

## What we offer

A comprehensive suite of industry-leading digital banking solutions and SaaS services that help banks engage, innovate, operate and transform better.



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