

Cognizant Retail Banking Services

Cognizant, a Fortune 1000 company, has built a comprehensive Retail Banking Domain Practice and expertise, through working with a number of large Retail Banking clients globally. Cognizant takes pride in its client relationships by developing deep rooted partnerships and working with clients strategically. The Retail Banking practice today has over 7 of the top 20 US Banks and 6 of the top 20 UK and European Banks among its customers.

Retail Banking Offerings

Cognizant's Retail Banking Practice focuses on the key areas of Branch and Core Banking, Deposit Products and Teller Services, Sales and Marketing, Multi-Channel delivery enablement through IVR Solutions, Contact and Call Centres, Online and Internet Banking, Mobile Banking, ATMs, POS and Kiosks, Analytics and BPM solutions around Deposit Products, Account Analysis, Customer Care and Sales & Marketing Services to enable banks to provide a superior customer experience across all channels.

With its resource pool of over 2000 Associates and more than 50 domain Consultants, the Retail Banking Practice provides services in the areas of Consulting, Application Development, Application Maintenance, Product Support, end-to-end Testing, Business Process Outsourcing (BPO), Data Warehousing and Business Analytics.

Cognizant maintains its **thought leadership** in the domain through continued investment in creating business & process IT models, conducting industry research and providing ongoing training to all its associates. The Business-IT models and Process-IT models developed track the various business models in the industry and the in depth processes that are part of the retail banking operation. These models are created based on real world projects and the

experiences of practitioners, and are used as a reference for Cognizant to develop a blue print and a road map for our clients.

Cognizant's strong technology focus helps retail banks embrace and adopt new ventures in the areas of Service Oriented Approach (SoA), Business Process Management, Enterprise Applications, Web 2.0, Mobile Enablement, Voice and non Voice Process Optimisation exercises. We help banks extend their vintage applications and off the shelf packages to provide cutting edge services through incremental extensions.

Cognizant's Technology Consulting practice works closely with the Retail Banking practice in creating innovative tools that help analyse bank blogs and customer reviews; to determine Customer Sentiment relating to the banks offerings. These tools help our clients understand their retail customers' perceptions and as a result, greatly help in the product planning launch process.



Below is a summary of Cognizant's Consulting experience in various functional areas within Retail Banking :

Core Banking

Core Banking has been identified as a strategic growth area for Cognizant. The Retail Banking Practice has a comprehensive understanding of core banking principles and its industry experts have knowledge of all the leading legacy and modern core banking suites on which it provides services: Temenos T24, Globus, Hogan, Silverlake, Metavante and OSI.

The Temenos Centre of Excellence (CoE) at Cognizant has grown from 30 to over 250 people within the last year and serves multiple clients. Cognizant is the only global strategic Systems Integration partner for Temenos.

In addition, Cognizant is currently working with two leading Core Banking product companies in the US, assisting them in the areas of Development and Testing Services.

Branch Banking & Teller

Cognizant believes that with a number of easy to use channels available to customers that are relatively low cost when compared to branches, there's a need and opportunity for the branch to reinvent itself. Increasingly the branch is seen as a sales channel, and this has been driving innovation at a branch banking level, such as automation of teller systems and deposit automation to help change the teller role from routine transaction services to relationship roles.

Cognizant's Retail Banking Practice has a comprehensive understanding of these trends and a high level of technology experience to enable innovation. Cognizant's experience in Teller services spans a number of areas such as Teller Automation, Platform Migrations, Teller Application Maintenance and Support, Development and Testing for Teller applications.

Online Banking

Our Retail Banking Practice has executed several engagements in the area of Online Banking including creating one of the largest online banking suite of services for one of the largest European Global banks. Cognizant has delivered projects in online solutions for Account Access and Management, Electronic Bill Presentment and Payments, Online Account Opening, Funds Transfer, Integration with Core applications, Integration with other channels.

Mobile Banking

Cognizant's expertise includes Mobile Banking solutions, with an in-house Mobile Centre of Excellence (COE), comprising of a core team of over 40 resources and access to an extended team of over 150, trained on various mobile technology platforms, with more than 150 person years of mobile application experience. Cognizant has worked with a mobile banking platform vendor and a global payment solution provider in creating solutions that enhance mobile banking.

ATMs

Our Retail Banking Practice has a strong ATM capability built by working on a number of engagements with leading banking and financial Institutions. Cognizant has over 100 associates in its Centre of Excellence on ATM switches (Base24 and other proprietary switches) and has worked in Consulting, Design, Development, Testing and Support across a range of products such as BASE24, BASE24-EPS, Proactive Risk Manager, Money Transfer System, Global Banker, Global Trade Manager, AJI Framework and Payment Manager.

Sales Marketing & Product Management

Cognizant's Retail Banking Practice works with the Data Warehousing and Business Intelligence, CRM, ERP and BPM divisions in house to build emerging capabilities in the areas of Customer Care and Marketing. Our Retail Banking practitioners are actively working with CRM specialists to create services and solutions to help retail banks move into the realm of behavioural customer care and targeted sales and service offerings. Another area of importance to retail banks is in predicting and fighting financial crime by using both analytics and predictive behavioural modelling. These are areas of emerging competence for the retail banking practice.

Cognizant Product Expertise and CoEs

Cognizant has gained valuable experience on third party tools and solution frameworks, through its wide-ranging engagements with various major Retail Banking clients, the following Cognizant Product Expertise table shows a partial list of these. The Retail Banking practice works with Cognizant's Alliances group to build symbiotic alliances with product companies at a project or engagement level. Some of these relationships mature into a Product CoE such as Temenos, and this Product CoE approach can be replicated wherever the scale is required across all financial products.

Cognizant Product Expertise

| Product | Function |
|---|--|
| Temenos Globus and T24, Bankway (Metavante), TCBS (OSI) | Core Banking (Expertise in Finacle, FLEXCUBE, Intellect and other suites among 70+ Retail Banking Business Analysts) |
| Pega | BPM |
| SAP CRM, Oracle-Siebel (Financial Services) | CRM |
| BASE24, Argo | ATM/POS |
| Genesys, Davox | CTI, IVR, Contact Centre, Dialers |
| Falcon, Mantas | Fraud, AML |
| Corillian | Online Banking |
| mFoundry | Mobile Banking Platform |

Cognizant: Rated Number 1 in UK Survey

In Q4 2009 Equaterra, a leading independent global sourcing firm surveyed over 160 of the top IT spending companies in the UK. In total over 500 relationships between CIOs, CFOs and direct reports were analysed across 24 service providers.

Cognizant came joint first in the Customer Satisfaction score and was rated as the no. 1 provider for Quality, Innovation, Operational.

Relationship Management, Risk, Successfully delivered transitions, and Meeting expectations set during the sales process.

Cognizant's Representative Retail Banking Experience

| Retail Banking Area | Experience Snapshot |
|---------------------------------|---|
| Core Banking | <ul style="list-style-type: none"> As-Is Process Analysis for Private Wealth Management for a leading global investment bank with a strong and profitable private clients franchise. Globus to T24 migration and re-implementation services for the International business of a US based banking group T24 Core Banking performance improvement and implementation testing for a European banking group Process consulting on core banking systems for a Large Scottish Bank Several projects where interacted with Hogan DDA, CIS, OLDS, CAMS II in multiple US based engagements through proprietary entry systems and access to retail channels |
| Branch Banking & Teller | <ul style="list-style-type: none"> Account Opening & Maintenance Solution for a large global bank's branch applications Maintenance and Support for entire Suite of branch banking applications including counter and Teller systems Teller banking services system for a large global bank Development and migration of Counter applications for a large UK based banking group Teller systems testing for a product vendor and a mid-west bank |
| Online & Mobile Banking | <ul style="list-style-type: none"> Multi Channel Online Banking for a Prominent International Bank Electronic Bill Presentment and Payment for a Large Financial Institution POS Websites for a Large Mortgage Bank Defining mobile banking enrollment processes & website development Development for leading m-banking application vendor |
| ATM & Debit Cards | <ul style="list-style-type: none"> Deposit Products system for a large global bank Fraud detection, issuing ATM Cards, product cross-selling for a large global bank Base 24 for ATM Interface for a Large US Bank |
| Sales, Marketing & Product Mgmt | <ul style="list-style-type: none"> Customer Value Management system for a large global bank Enhancing Pega based CRM applications for a large global bank |

About Cognizant

Cognizant (NASDAQ: CTSH) is a leading provider of information technology, consulting and business process outsourcing services. Cognizant's single-minded passion is to dedicate our global technology and innovation know-how, our industry expertise and worldwide resources to working together with clients to make their businesses stronger. With more than 50 global delivery centres and approximately 85,500 employees as of March 31, 2010, we combine a unique onsite/offshore delivery model infused by a distinct culture of customer satisfaction. A member of the NASDAQ-100 Index and S&P 500 Index, Cognizant is a Forbes Global 2000 company and a member of the Fortune 1000 and is ranked among the top information technology companies in BusinessWeek's Hot Growth and Top 50 Performers listings.



Cognizant | Banking & Financial Services
Passion for building stronger businesses

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