

Differentiate your bank with an engaging customer experience

35%

of global purchase influencers at banks see accelerating their digital business as a high or critical priority over the next 12 months.¹

78%

of financial institutions plan to increase the level of investment in the customer experience.²

Banks need to advance their digital capabilities to stay competitive

The banking industry is at an inflection point. Traditional banks need new technologies and operational models that allow them to evolve their digital services quickly, reduce costs, and accelerate service delivery—all while remaining responsive to customer needs. With Finacle and Red Hat, your organization can differentiate itself with superior customer experiences—promoting rapid, continuous innovation and achieving digital excellence—so you can grow your business and stay ahead of the competition.

The Finacle Digital Engagement Suite (DES), running on Red Hat® software, is an advanced omnichannel solution that helps banks onboard, sell, service, and engage, whether working with retail, small business, or corporate customers. The suite offers a broad range of traditional, modern, and emerging channel experiences to every type of end user, including customers, bank staff, external partners, and trusted third parties interacting via application programming interfaces (APIs).

Improve the customer experience by providing better banking services

Finacle's Digital Engagement Hub (part of DES) is an enterprise-class system that supports insights-driven, personalized customer experiences across channels, applications, and devices. This system accelerates innovation and time to market, centralizing the design of customer journeys and rapid deployment of new digital offerings and features across multiple touchpoints. It allows you to:

- ▶ Deepen customer engagement by giving your customers reliable access to your services, no matter where they are.
- ▶ Deliver contextual and personalized interactions with Finacle's customer-led engagement architecture and embedded analytics.
- ▶ Improve the customer experience—from anticipating needs to delivering proactive reminders that guide customer behavior.

Rapidly and continuously adapt for innovation that delivers growth

Finacle Digital Engagement Suite and Red Hat OpenShift® streamline the agile development process with a componentized architecture that helps you modernize at your own pace. Your organization can deploy only the components you need at first and enhance them later as required. Finacle offers an extensive suite of open APIs and API management capabilities that help you engage with external ecosystems to innovate faster and develop new API-powered business models. Red Hat solutions simplify how you manage, share, distribute, control, and provide security for Finacle and ecosystem partner APIs, helping you monetize data and forge profitable partnerships.

¹ Forrester Research. "The State of Digital Banking," Jan. 2021.

² EFMA Infosys Finacle. "Innovation in Retail Banking," 2021.

About Red Hat

Red Hat helps customers standardize across environments, develop cloud-native applications, and integrate, automate, secure, and manage complex environments with [award-winning](#) support, training, and consulting services.

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Achieve digital operational excellence

Ever-changing data sovereignty requirements and the need to expand into new markets make cloud flexibility essential for success. As you migrate to the cloud, your organization needs to adopt a reliable cloud platform for your on-premise and cloud environments. Standardizing your Finacle deployments on the right technology platforms can help you avoid service disruption, cost escalation, security breaches, and compliance issues.

Maintain a hardened, zero trust security posture across clouds: Red Hat offers the technologies to build, manage, and automate a hybrid cloud landscape with a layered security posture that spans the infrastructure, software stack, and application life cycle. In addition, Red Hat and Finacle have third-party validation for thousands of global compliance requirements that are continually monitored to help you meet banking security and compliance standards.

Modernize and migrate at a pace that's right for your business: Finacle offers a cloud-native, containerized solution suite that can be deployed flexibly on any private, public, or hybrid cloud. Red Hat platforms let you deploy the Finacle containers into the cloud in stages, while still maintaining regulatory standards and compliance, and you have the flexibility to be able to move from private cloud onto the public cloud in the future.

Increase operational efficiency and scale on demand: The Finacle Digital Engagement Suite runs on Red Hat platforms and provides a full set of experiences that, when deployed, eliminates the need for duplicate applications and technology stacks—reducing total cost of ownership and ongoing cost of maintenance. Red Hat software also provides automated installation, upgrades, and life cycle management, further reducing staff workload and the risk of human error.

The Finacle Digital Engagement Suite is massively scalable with proven availability and performance in simulated and live client environments. And because it runs on Red Hat platforms, the suite scales elastically across on-premise, private, and public cloud infrastructures.

Work with partners that keep pace with change

The combination of Red Hat technology and Finacle's Digital Engagement Suite provides a modern platform that supports innovation both inside the bank and with its partner environments. Finacle is constantly testing and validating new releases in their Red Hat OpenShift lab and working with Red Hat to innovate and incorporate the latest technologies. This continuous innovation allows you to offer your retail, wealth, small business, and corporate customers differentiated banking experiences for multiple demographics on a broad range of channels, devices, and applications.

With Finacle and Red Hat, you have the tools to keep pace with technological change, stay ahead of your competitors, and quickly respond to customers' needs—now and in the future. Find out more about how Red Hat supports [banking and financial services](#).