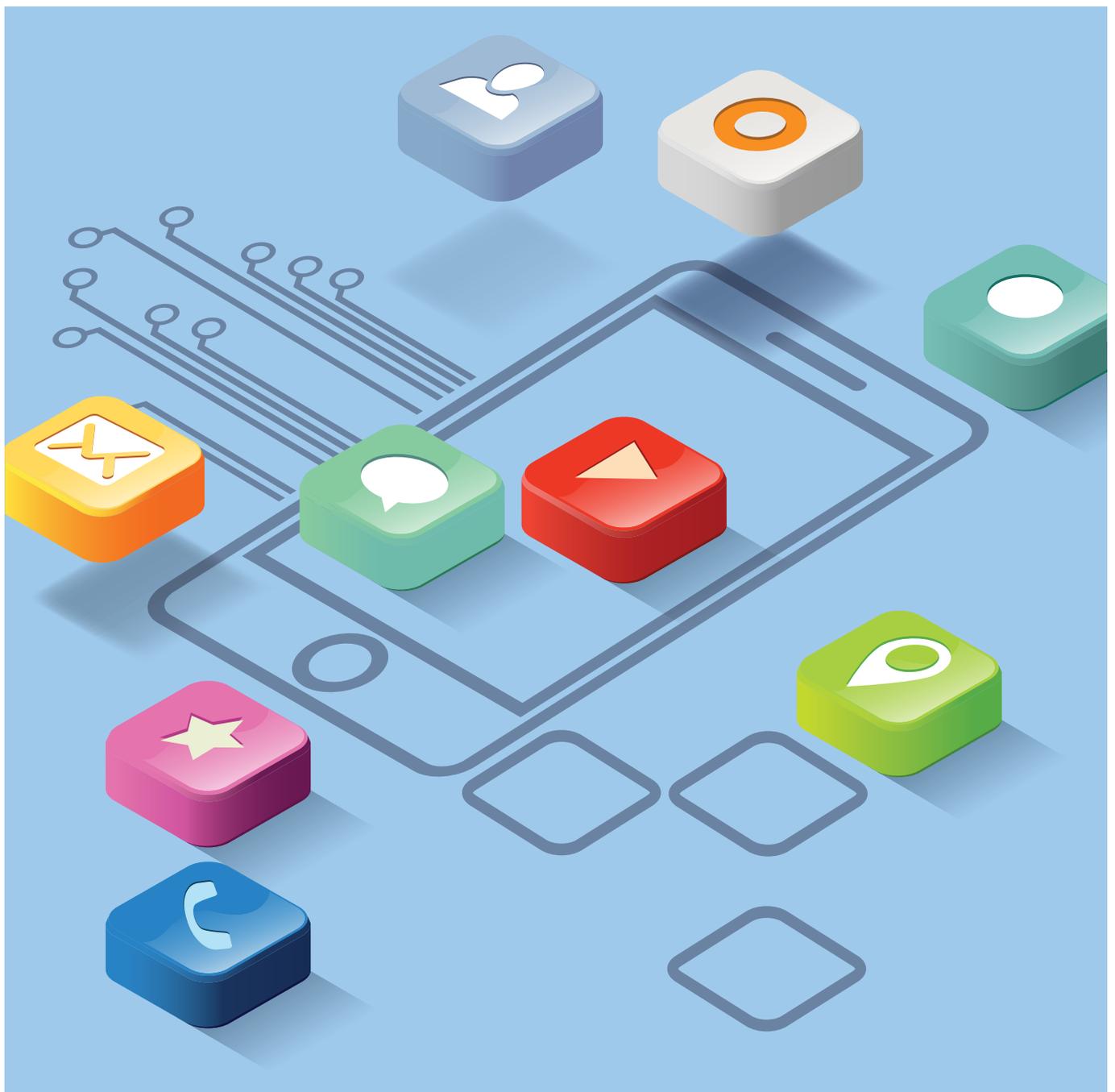# TCS BαNCS

BaNCS ADK – From TCS BaNCS Digital

Traditionally, building a tech solution involves business users conceptualizing the business rules, requirements and outcomes, which are then presented to the IT team for evaluation. The accepted specs are designed into the solution, which is followed by a development cycle, testing and, finally, the delivery for launch. This traditional process can take anywhere from six months to a year. Often times, the business user is frustrated by the end of this process, as the market has moved ahead and new functional enhancements may be required. These requirements are again addressed by the IT team through a change management process, which can lead to further delays in launching the solution.

Historically, the digital banking world has been no different. Building enterprise or consumer apps go through the same process. However, in a fast evolving world of digital and a discerning customer, can one afford to wait and not be the first to launch?

Enter BaNCS ADK (App Development Kit). A solution that both empowers business and IT users and addresses the key requirements of the business-rich user experience, comprehensive functionality and the ability to upgrade in real time.
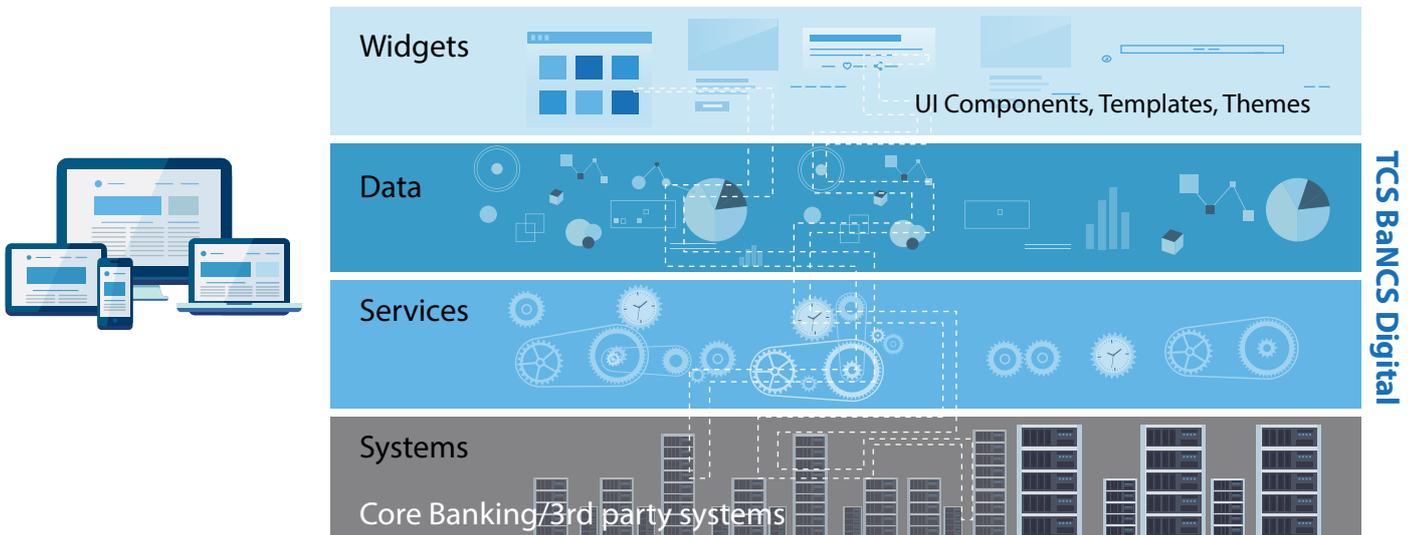
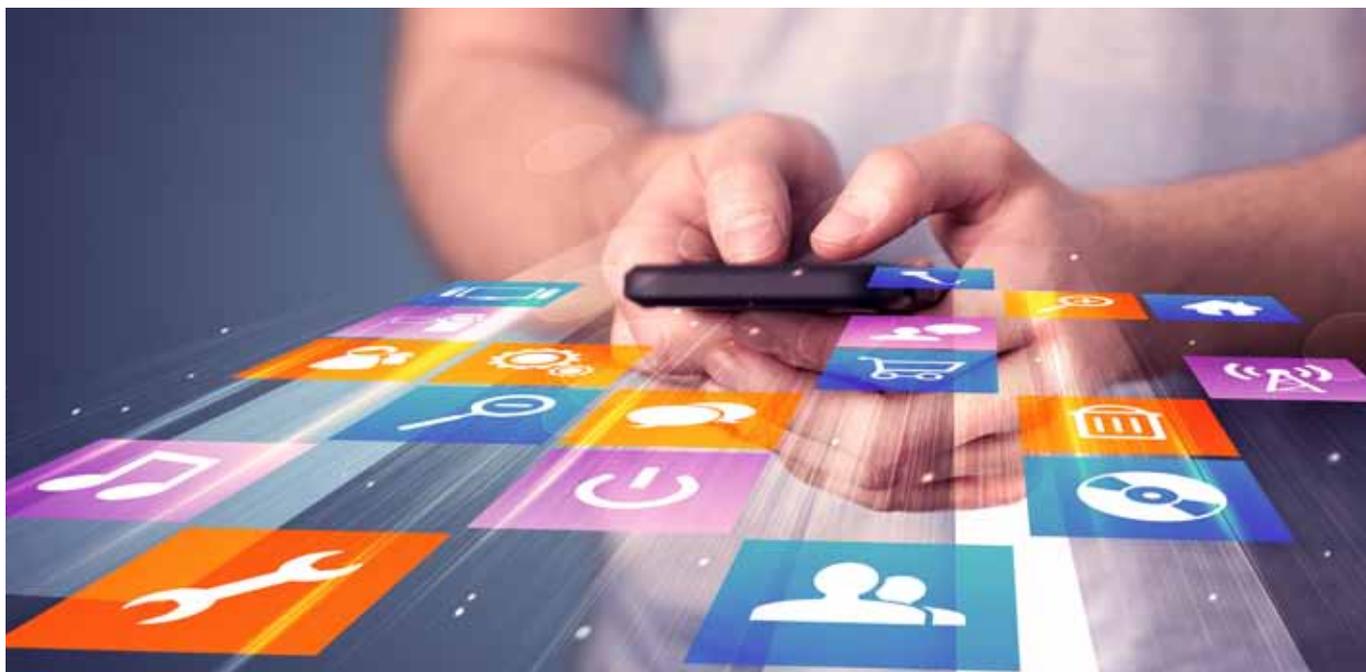## BaNCS ADK – Fostering a "Build your Own Apps" Strategy

The Digital Banking industry is cited to be a 5 BN USD business by industry experts today. Banks the world over are looking for solutions that can be deployed in short time, delight their connected customers, and strengthen brand loyalty. Answering the question – "Can I build an app for, say, retail banking, in a few weeks for my customers?" BaNCS ADK is a solution that involves domain-aware financial widgets that can be deployed in near-real time. More importantly, it is a fully integrated solution that can connect seamlessly to back-end systems. For instance, if a user needs a funds transfer processing app, BaNCS ADK will provide a component that does this service, taking care of all the steps involved in such a process. In short, the solution has been designed from the wealth of experience that TCS BaNCS has gained from providing solutions to more than 370 financial institutions of all sizes and types worldwide.

BaNCS ADK, a licensable component of TCS BaNCS Digital, can be deployed on top of our digital solution, which is in turn fully integrated with core banking systems. It is back-end agnostic and can integrate with third-party legacy solutions, while it can also be deployed with TCS BaNCS for Core Banking, an award-winning solution that has been deployed across 300 banks worldwide. Two of the world's largest banks run on TCS BaNCS for Core Banking, while niche financial institutions such as microfinance companies and direct banks are also running on the very same solution.

BaNCS ADK components are also available to SME businesses, helping business owners build their own apps for their clientele thus creating a market-place for their solutions.

Design. Configure. Brand. Test. Launch.

App development in financial services today involves UI design and build by the business and marketing teams followed by interface testing and roll out. BaNCS ADK is a tool that is easy to use, unencumbered by any kind of technological complexity, and free from the need to validate or worry about business processes. Using simple 'drag and drop' features, a user can design and build an app to specific configurations, branding and colors, and then test the solution and launch it—all within a matter of a few weeks. It addresses much of what banks need today:

- Ultrafast time to market

- Broad control and assured predictability over technology

- Unusually low TCO and dependency on IT skills

Domain-aware Financial Widgets: These widgets are built within a business domain context and can be configured for banking use cases and functionality easily.

Generic Data Model (GDM): Based on IFX standards, GDM defines data and attributes for widgets with functional breadth that is available out-of-the box.

TCS BaNCS Connectors: Enables ease of integration with industry-standard service definitions, making the solution especially hospitable to most back-end systems. It is available as a pre-integrated solution to the TCS BaNCS suite of components for Banking and Capital Markets.

Widgets, services and data sources are continuously upgraded to ensure that the BaNCS ADK library is rich and available to customers, empowering them with a "Build your own App" capability. With a 'click, drag, drop and configure' feature, users can create widgets for various financial needs, configure them to branding and UX requirements, connect them to TCS BaNCS back-end connectors, and prepare and publish apps or create template repositories. These apps can then be tested for functional flow, their design validated for multiple browsers and devices and, eventually, published in a bank's App store, or be a part of a single app for its end customers. These device agnostic apps are both responsive and adaptive in nature.

In short, if your bank wishes to simplify the customer experience and enhance brand loyalty, BaNCS ADK can take you on this path in rapid time and help you become an agile leader richly empowered to deliver solutions as part of your end customers' journeys.

Why TCS BaNCS

The TCS BaNCS product suite for banking, capital markets and insurance enables business transformation in financial services. Increasing operational efficiency and helping financial institutions stay agile, our solutions deliver a competitive edge with unmatched certainty. We aspire to be better than established benchmarks, which is why we have embedded an Alpha ("α"), representing superior returns delivered to our customers, consciously and prominently within our brand. The plug and play, component-based product suite consistently turns in impressive benchmark results, with a fine-tuned, highly scalable technology architecture that supports financial institutions with the highest capacities for transaction volumes, peak transactions per second, and transaction history size. With such a track record, it is only natural that the TCS BaNCS product suite can help financial institutions of any size gain a distinct, competitive edge.

To know more

Visit the **Banking** page on **http://sites.tcs.com/tcsbancs/banking/tcs-bancs-digital/**
Email: **tcs.bancs@tcs.com**

About Tata Consultancy Services Ltd (TCS)

Tata Consultancy Services is an IT services, consulting and business solutions organization that delivers real results to global business, ensuring a level of certainty no other firm can match. TCS offers a consulting-led, integrated portfolio of IT and IT-enabled infrastructure, engineering and assurance services. This is delivered through its unique Global Network Delivery Model™, recognized as the benchmark of excellence in software development. A part of the Tata Group, India's largest industrial conglomerate, TCS has a global footprint and is listed on the National Stock Exchange and Bombay Stock Exchange in India.

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