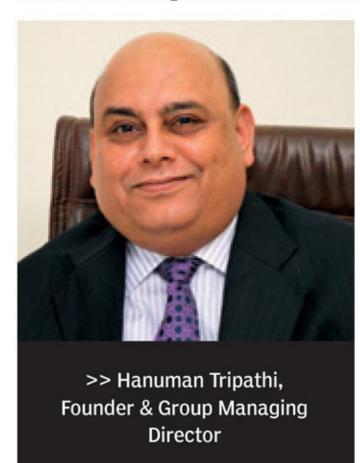
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## The Rise of a Pioneer in Banking Software Solutions

**InfrasoftTech**, is a reputed banking solutions company having a track record of nearly 2 decades serving more than 300 banks worldwide in new technology areas. In an exclusive interview with the management team of InfrasoftTech, ET Focus tries to understand the journey of InfrasoftTech, their future roadmap and distinct competitive edge



Infrasoft Tech has been a key player in the banking solutions space. Tell us about your achievements...

InfrasoftTech's core value proposition is its long lasting customer relationship and complete focus on financial services industry.

Some of the blue chip Banks and FIs in the UK have retained InfrasoftTech for over a decade to deliver specialised domain based software services. We are growing fast in North America & Canada also.

We are leaders in the UCB segment in India with over 135 banks using our CBS. Our international presence is growing fast with 15 banks using our CBS in 6 countries. Our Anti Money Laundering solution is used by more than 110 financial institutions in 35 countries and our Microfinance solution is used by global MFI platforms.

To serve the new market demand, we have made sizeable innovations in our offerings:

- InfrasoftTech provides Payment Solutions including an ATM Switch, Internet Banking, Mobile Payments, RTGS/NEFT, CTS, Aadhar based subsidies and Aadhar enabled payment services. These under different nomenclature are available internationally.
- We recently launched Hosted/Cloud Core Banking and ATM Switch Services to

suit banks who wish to utilize world-class technology at low IT investments and integrate with national payments network.

InfrasoftTech is a quality focused company with ISO & CMMi Level 5 certifications and is a recipient of many awards & recognitions. We regularly feature in analyst reports of global research agencies namely Gartner, Celent, Frost & Sullivan, Forrester and IBS. InfrasoftTech has three development centers in India and international centers in Dubai, London, Jersey and Canada. We operate through partners in more than 15 other countries in Africa, Middle East, South East Asia and some parts of Latin America.

My co-Founder colleague Rajesh Mirjankar will explain to you the fresh approach we have taken in our Software Services business and Maninder Singh will explain our new architecture for Banking Solutions



>> Maninder Singh, Co-Founder & President (Banking Software Products)

As a chief architect of InfrasoftTech's banking products, can you tell us how the new OMNIEnterprise architecture is distinct from the previous generation solutions in the competitive market?

OMNIEnterprise CBS new version is a web based solution that is developed on ntier architecture. It consolidates multiple delivery channels and payment interfaces under an enterprise service bus architecture. The solution allows seamless access through variety of mobility devices (phones, tablets, POS and micro ATMs).

We have fortified Universal Banking functions and extended the utility beyond, by way of addressing supplementary requirements such as analytics, budgeting and compliance. The solution has been enriched with workflows that enhance efficiency, enforce compliance and act as an internal guide to prevent oversights.

A very light infrastructure footprint at a branch in form of a browser or thin client greatly reduces maintenance overheads and enhances agility in operations.

## How is the company embracing new technology areas and how does that benefit the banks?

To enhance our investments in each of the competencies, we have re-organized our Software Services into the following CoEs: 1. Application Development, Modernization & Maintenance, 2. Data Management, 3. Mobility Solutions, 4. Testing.

Under the Data Management CoE, we are implementing Big Data concepts integrating with social media, market data and GIS. In addition, we have created a business



domain based CoE for Investment Management Solutions, to provide high level of innovation to a specific customer segment we serve in the Western markets. Our software services are focused in the domains of Wealth Management, Trust & Fiduciary, Capital Markets and e-Governance.

New technology of Big Data tools and solutions will help banks to leap frog their focus on solving critical issues in Governance, Risk & Compliance using Enterprise Data framework and Analytical models.

The other trend is to work towards

Mobile enabling and Cloud enabling operations, to extend the expanse of the organizations beyond their offices & facilities, working activity with trading partners and 'mobile' employees. Concepts of BYOD have redefined the application & technology landscape for deployment. The cliché of 'change is constant' has never been more relevant to the IT solutions industry than it is today.

InfrasoftTech provides software services bundled in a unique solution based approach for resolving real business challenges, rather than just staffing outlook.