

Digital & Analytics

by HCL Technologies

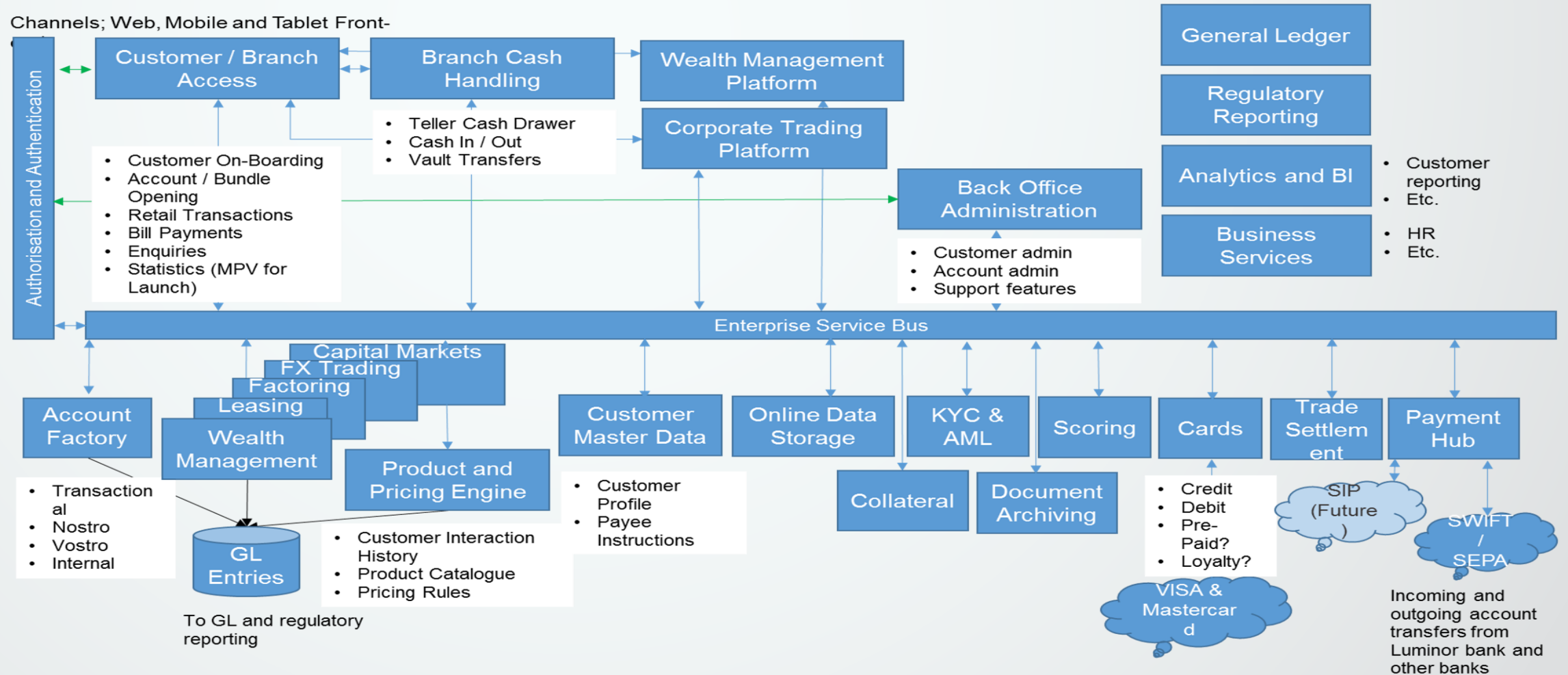
HCL's Digital Banking Solution

Digital Banking solution for Greenfield Bank

- This project is unique because it is the first time that an existing bank has attempted to build all its core functionality in the cloud with all integration through API's.
- This solution emerged from a POC Software AG and HCL worked on together for a Bank in the Nordics
- The success of platform businesses such as Amazon, demonstrate that utilising a cloud native API driven architecture, coupled with an agile delivery approach, gives the flexibility to be able to introduce new products and change business process more rapidly than traditional IT will allow. This will give the new bank the ability to tailor products for specific market segments giving it a competitive advantage and allowing it to grow market share.
- The Green Field approach also avoids a long, complex and costly migration program that the carve out approach would entail.
- Software AG is in the center of the Architecture as shown in the next slide
- HCL and Software AG intend to take this to other Greenfield Banks in Europe and US

Reference architecture – banking solution

Green Field Schematic



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THANK YOU

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