

SIMPLE. SAFE. INTUITIVE.

BUILDING THE BANKABLE FUTURE



The global banking landscape has experienced tectonic shifts in the aftermath of the financial meltdown. Regulatory norms have tightened across global markets, increasing the compliance burden on banks. The regulatory overdrive has also put great pressure on margins, inducing banks to brace for non-traditional competition.

Banks are increasingly opting for business technology optimization and new customer engagement models to meet emerging challenges. Internet and mobile have deeply penetrated banking business, bringing myriad new customers into its fold.

On another plane, global capital flows have changed direction with emerging markets becoming hot destinations. A gamut of growth opportunities beckons banks willing to go the extra mile to deliver innovative, cost-effective products and services.

At the core of these strategies lies the imperative of profitability. Transitional change alone will not be sufficient. Instead, banks will need to usher in transformational change through modernization of their products, services and processes.

ARCHITECTING FUTURE-PROOF SOLUTIONS

To future-proof business, banks need to reduce the complexity in systems and processes built up over the years, seamlessly integrate processes and better connect with their different segments. A robust approach to compliance, governance and management of capital and risk is the need of the day. The over-riding challenge lies in addressing right customers, with right products in the right markets.

In light of such emerging challenges, Wipro provides best-of-breed business technology solutions to leading banks across developed and emerging markets. Our solutions enable banks to sharpen insights; reach, acquire, retain and delight customers; consumerise technology for customers across mobile and social media; leverage variablization of IT for shifting focus from 'run the bank' to 'change the bank'; and respond to a resource constrained world of myriad regulations with sheer agility.

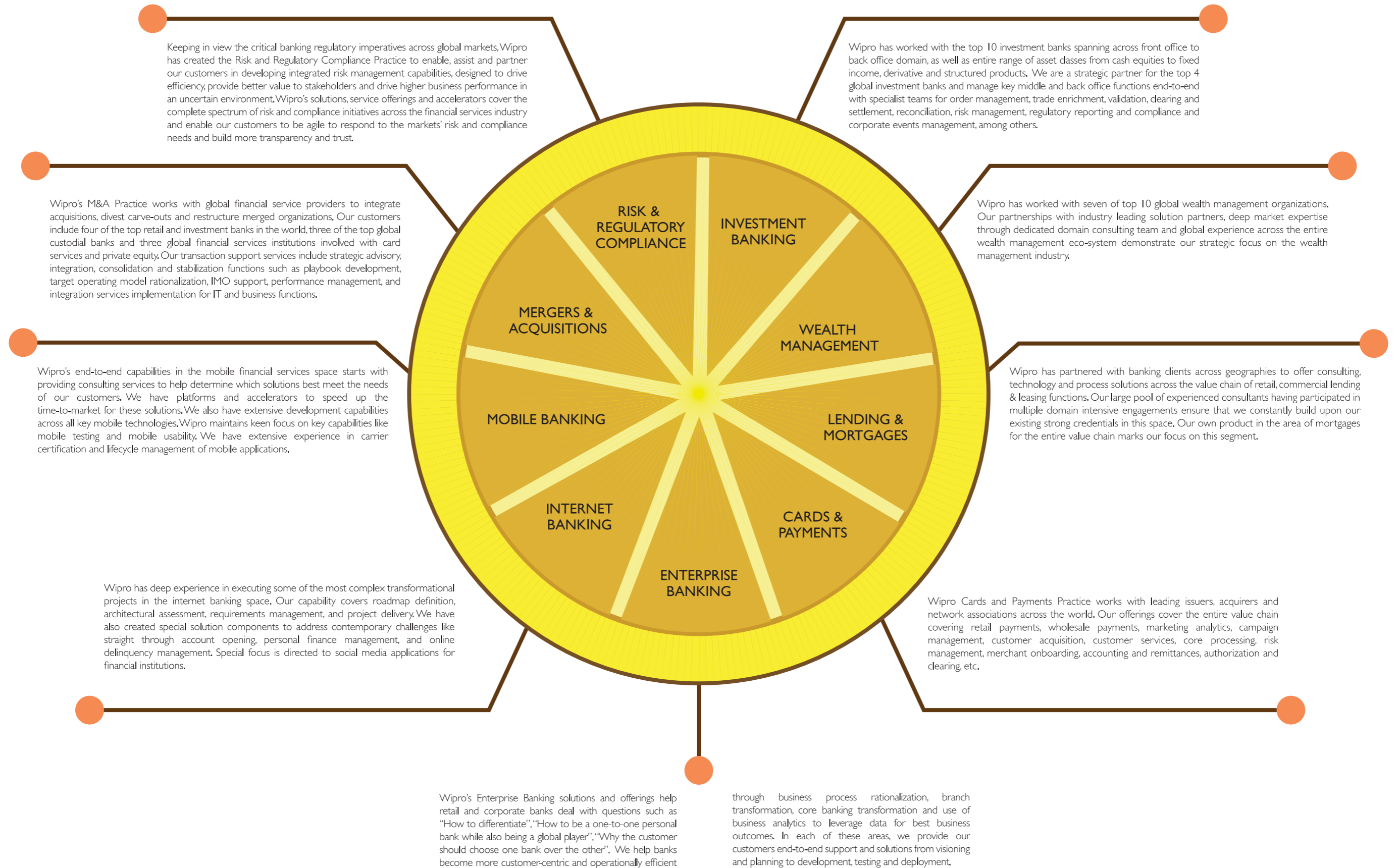
SOLUTIONS FOR GROWTH

Wipro offers cutting-edge business solutions that enable the transformational change that enables banks to do business better.

Customer Acquisition Management Solution (CAMS)	Using "predictive analytics" to define the most attractive prospects and integrating this insight with the bank's lead generation, needs analysis and account opening in a dynamic workflow, CAMS provides crucial business outcomes such as lower acquisition cost, dynamically managed risk, regulatory compliance, and improved lifetime value.
Electronic Bank Management (eBAM) Solution	eBAM lets banks replace their paper-laden, manual interventions with technology-driven processes enabling paperless account management. The solution enables standardization of solution offerings across geographies, reduced time-to-market, higher compliance to regulatory norms, and lower risk of bad data and is tailored to meet the needs of medium to large-sized banks serving institutional customers, corporate banks with multi-geography operations, and banks with fragmented account management infrastructure.
Enterprise Payments Hub (PayCenter)	PayCenter helps banks create a shared payments utility within their enterprise for end-to-end processing of all types of payments across multiple channels and message gateways. The solution serves as a common invocation point for functions such as pricing and exception management across multiple LoBs, vastly improving operational efficiencies.
Smart Mobile Banking for Small & Medium Business (SMB)	SMB is a comprehensive banking application that offers both conventional banking functions like relationship summary and fund transfers as well as business specific ones like workflow management and payroll management. These value-added functions act as exit barriers and lead to acquisition and retention of the highly valued SMB customers.
Loan Modification Portal	The loan modification portal allows borrowers to update their financial position on the provider's website and check options available to them in an anonymous environment. The portal can reduce bad debts and servicing costs, utilizing the internet as a cost effective and high reach channel.
Regulatory Reporting and Compliance Monitoring Platform	The platform automates the regulatory and compliance requirements for financial services industry. It provides automation of processing, creating and submission of regulatory reports to SEC, FSA, SEBI, Central Banks and Fed and is designed to deliver reports related to Best Execution, Front Running, Holding, Threshold Limit Information, Disclosure of Broker Dealer Commissions, Churning, Restricted Stock Watch, and Personal Account Trading of employees of the organizations.
Wipro Gallagher Solutions (WGS)	Our loan origination product provides end-to-end loan origination technology and fulfillment services to financial institutions. Users benefit from a variable cost, outcome-based model as well as WGS' customer service improvements, business process outsourcing services and rule-based workflow enabled processes across the enterprise.
Core banking ASP offering	Our partnership with Temenos focuses on delivering core banking on an Application Service Provider (ASP) model to European banks, focused on small and medium sized banks and new entrants in Europe. Shared infrastructure facility out of our Meerbusch German Data Center and common banking services to all participating banks (retail, wholesale/corporate, wealth, private) with separate application and data instance for each participating bank is currently offered.

PRACTICES

Wipro commands proven expertise in delivering best-of-breed business technology solutions across the entire banking spectrum.



SUCCESS – THE STORIES WRITE THEMSELVES

- **175% increase in credit card applications, 45% cut in customer acquisition costs**

Wipro developed a scalable, flexible platform for a credit card client with emphasis on improving usability and customer interaction, enabling cost-effective, customer-friendly consolidation and management of credit card acquisitions across various channels. This resulted in the volume of credit card applications increasing by more than 175% in just one year while the customer acquisition costs reduced by more than 45%.

- **20% cut in application baseline cost, 40% reduction in portfolio size**

Wipro's comprehensive application rationalization program helped the client to align its application portfolio to its key business goals resulting in 20% reduction in the application baseline cost and 40% reduction in the portfolio size.

- **Productivity gains of over 20%**

With the aid of our Unified Risk Management Framework we enabled a globalized bank, standardize and synergize the various risk management activities, enabling a single window for risk operations and risk & governance advisory services. Our intervention improved service levels of the client's IT risk office aided by the increased flexibility and ability to respond to changing business needs faster.

- **World's most complex retail/commercial banking migration**

Wipro developed a comprehensive IT integration program to help UK's largest retail bank integrate its IT processing capabilities and platforms with those of the acquired entity.

- **Social edge to credit card operations**

We supported the credit card marketing strategy of a global bank by creating a sustainable B2B channel that helps them market their products within a sensitive business environment.

- **25% reduction in Total Cost of Ownership**

Implemented a comprehensive utility based solution for the IT delivery of Reconciliations for a leading global financial services company helping the business increase control efficiency.

- **Saved USD 1.3 Million through consolidation of operations**

Improved the operations efficiency and created a common simplified process across groups through process standardization enabling optimal utilization of resources and improved productivity for a leading global payments solutions provider.

- **19% productivity improvements through optimized testing**

Partnered with one of the global "big four" full-service South African banks to help provide a comprehensive testing solution leading to faster time-to-market from improved quality of testing and reduced cycle time.

- **Unleashing growth and speed through our solutions**

Robust and scalable features provided by NetOxygen helped a retail and wholesale real estate secured mortgage lender configure new product features reducing the time-to-market window substantially.

- **Creating USD 60 MN revenue**

Planned and developed a new marketing platform for a leading global cards provider and merged two key applications covering global marketing automation and CRM technology infrastructure.

- **Reducing process defects by 20%**

Helped one of the world's largest investment banks monitor and control major process errors increasing their claims recovery and minimizing losses.

With the global financial industry facing volatile times, we believe simple business models, building transparency and trust through regulatory compliance and intuitive response to customer needs and market forces, are key to creating a bankable future. Our extensive experience and deep industry understanding with global ecosystem of partners enables us to deliver business transformation for our customers through innovative technologies across analytics driven insights, BIG data management, mobile, social and cloud computing.

Sriram Srinivasan,

Senior Vice President

Global Head Banking & Financial Services

Wipro Technologies

Wipro Banking and Financial Services

Wipro's Banking practice has partnered with over 50 of the world's leading banks including 9 of the top 10 US banks and 2 of top 5 European banks along with leading banks in Asia Pacific. Our expertise across retail banking, enterprise banking, investment banking regulatory risk and compliance, mobile banking, channels, payments, lending & mortgages and wealth management address transformational changes for our customers. Our solutions on cloud, mobile, social computing and analytics enable our customers to build a bankable future.

About Wipro

Wipro Technologies, the global IT business of Wipro Limited (NYSE:WIT) is a leading Information Technology, Consulting and Outsourcing company, that delivers solutions to enable its clients do business better. Wipro Technologies delivers winning business outcomes through its deep industry experience and a 360° view of "Business through Technology" – helping clients create successful and adaptive businesses. A company recognised globally for its comprehensive portfolio of services, a practitioner's approach to delivering innovation and an organization wide commitment to sustainability, Wipro Technologies has 120,000 employees and clients across 54 countries.