


	Mortgage Platform	Solutions for lenders and banks for reduced TCO, moving fixed costs into volume-dependent variable costs, and improved data reliability, credit risk management, portfolio performance and collections
	Portals	End-to-end services for improving quality of their web portals backed by Mframe/MframE Open Framework – for portals and social media and other Web 2.0 features enabled out-of-box
	Smart Ops.	Platform-based BPO solutions that support all channels for middle and back office operations, integrated with technology modules for analytics, compliance and risk management
	SAP Solutions	Specialised financial sector offering in SAP consulting, implementation, support, GRC, HANA and Analytics enabled through host of accelerators, best practices and result-oriented methodology



About Mphasis

Mphasis an HP Company is a USD 1 billion global service provider, delivering technology based solutions across industries, including Banking & Capital Markets, Insurance, Manufacturing, Media & Entertainment, Telecom, Healthcare, Life Sciences, Travel & Transportation, Hospitality, Retail & Consumer Goods, Energy & Utilities, and Governments around the world. Mphasis' integrated service offerings in Applications, Infrastructure Services, and Business Process Outsourcing help organizations adapt to changing market conditions and derive maximum value from IT investments. Contact us on www.mphasis.com

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THINKING THAT GOES BEYOND CLIENTS' NEEDS



**Banking and
Capital Markets**

Our deep roots in the banking industry and continuous investment in domain and technical expertise, has enabled us to think beyond our clients' requirements. This expertise, combined with latest technology and state-of-the-art methodology, has helped us to offer you the most innovative solutions in areas like multi-channel delivery, mobile technologies, business analytics and business process improvement, amongst others.

Our integrated applications, business processes and infrastructure solutions and services are designed to help you meet your most challenging business and technology needs.

We at Mphasis with our rich insights in banking and exhaustive domain experience will help you in accelerating your growth strategies, business models and results.

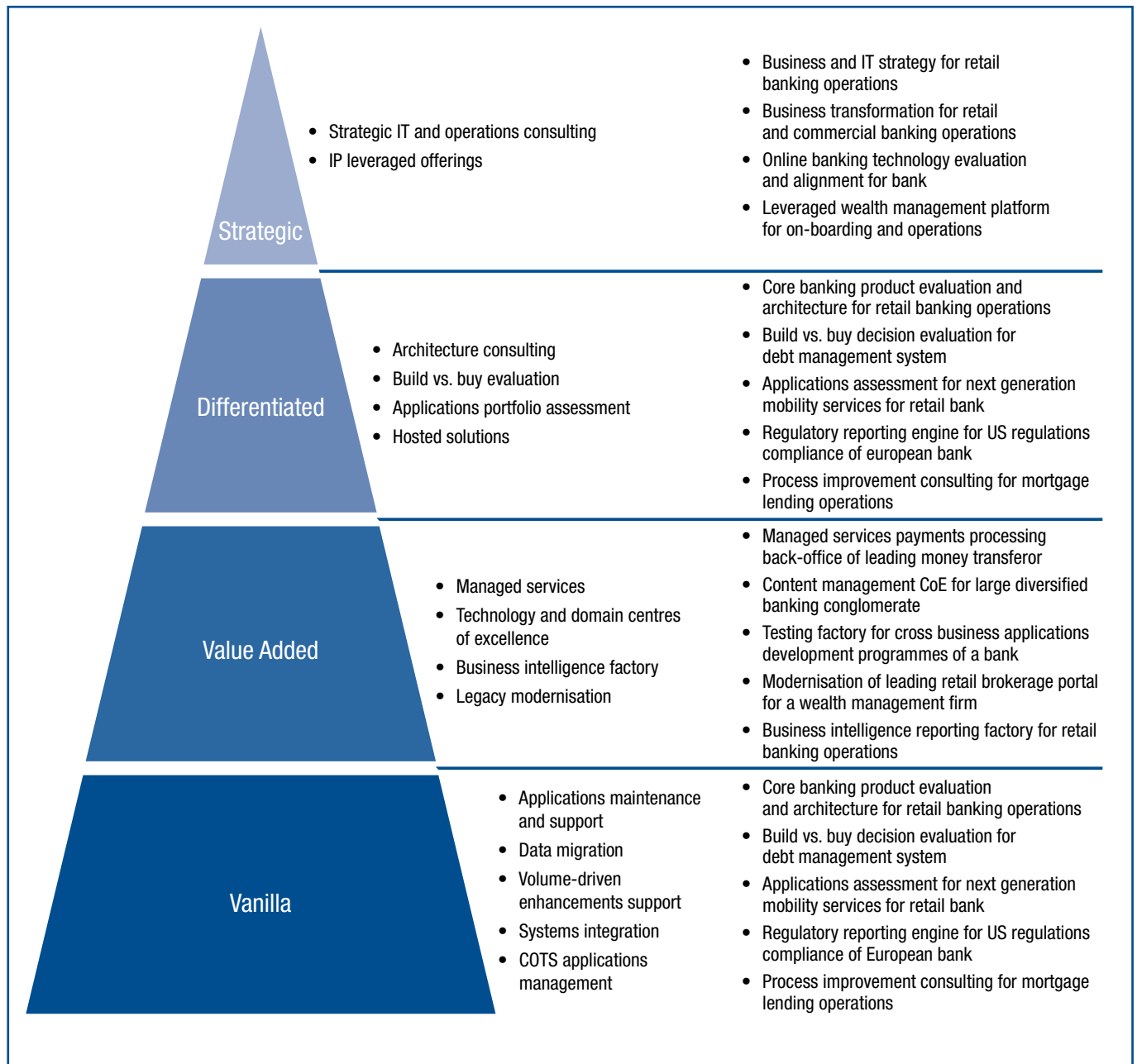
Our solutions for retail banking and lending

Our solutions and services support the entire retail banking value chain and its various functions, through both technology and operations outsourcing. We enable you to connect with your customers and provide targeted product offerings, streamline processes across functions and make them more efficient, manage your relationships with business partners, meet

increased compliance requirements and gain richer insights into your businesses.

Our banking solutions also include frameworks for:

- Rapid integration of core-banking applications with your ecosystem
- Mortgage origination and servicing operations
- Out-of-the-box Web 2.0 features, integration and navigation for customer portals















Our global footprint in corporate banking and lending

Our clientele include both large and mid-size commercial and universal banks, development financial institutions, and business lenders.

With a global footprint and a large spread of services ranging from technology architecture consulting, process consulting, full-SDLC development and application modernisation to production

support and enhancements, we have made a mark for ourselves in the sphere of corporate banking and lending.

	<p>AccelOn institutional client on-boarding and investor on-boarding platforms for reduced on-boarding costs, improved customer experience, enhanced cross-sell/up-sell opportunities</p>
 <p>Business Intelligence</p>	<p>BI solutions that provide data insights through solutions that cover the entire Data Warehousing (DW) and Business Intelligence (BI) life-cycle of data extraction, cleansing, reporting and predictive analytics</p>
 <p>Core Banking</p>	<p>Core banking product implementation, maintenance and production support, complemented by a services-based framework to integrate core-banking applications into the bank's ecosystem</p>
 <p>Corporate Actions</p>	<p>Solutions for increased clarity and predictability and effective control covering collation of market data, interpretation of information into a notification, and allocation and distribution</p>
 <p>Credit Cards</p>	<p>Credit Cards processing solutions for customer acquisition and default management that focus on resolving challenges of revenue, cost and portfolio quality challenges</p>
 <p>Customer Experience Management</p>	<p>Integrated enterprise-wide approach to managing customer experience by leveraging continuous analysis of your customers' behaviours, your processes and the technology to support it</p>
 <p>Financial Planner</p>	<p>Financial Planner productivity solution for straight-through processing of the applications, data integrity at the first stage, compliance with business rules and faster processing of fees and commission</p>
 <p>Financial Spreading</p>	<p>Financial Spreading automation solution that provides savings of over 50% in cost, reduces error rates up to 0.1%, and typically covers up to 80% of spreads and supports up to 120 languages</p>
 <p>GRC</p>	<p>Governance, risk and compliance focused strategic solutions for managing financial risks, anti-money laundering compliance and cost basis operations</p>
 <p>Integrated BPO Services Innovation Lab</p>	<p>The BPO Services Innovation Lab comprises of highly specialised team of business consultants, architects, operations managers and delivery managers with significant experience in banking and capital markets</p>
 <p>Lockbox</p>	<p>Lockbox solution backed by a national network of lockbox sites, payments processing using advanced imaging technology, intra-day online display of check and document images, and automated exceptions management</p>
 <p>Mobility</p>	<p>End-to-end mobility solutions backed by Mobility lab, usability engineering practice, and proven EAI and Portal experience for improving brand awareness, retaining customers, increasing productivity, and increasing revenues</p>