



# Infosys Retail Banking BPS

Vendor Abstract  
Report Summary

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by Andy Efstathiou  
Director  
NelsonHall

10 pages





## Who Is This Vendor Assessment For?

NelsonHall's Retail Banking BPS Vendor Assessment for Infosys is a comprehensive assessment of Infosys' retail banking BPS offerings and capabilities designed for:

- Sourcing managers monitoring the capabilities of existing suppliers of capital market process outsourcing and identifying vendor suitability for Retail Banking BPS RFPs
- Vendor marketing, sales and business managers looking to benchmark themselves against their peers
- Financial analysts and investors specializing in the support services sector.



## Key Findings & Highlights

This NelsonHall assessment analyzes Infosys' offerings and capabilities in retail banking services. Infosys is one of a number of retail banking services companies analyzed in NelsonHall's comprehensive industry analysis programs.

### Overview

Infosys entered the retail banking BPS business in 2006 with a contract with a U.S. regional bank, providing mortgage and loan BPO services, which were primarily data dependent (KYC, reconciliation, etc.). The intention was to expand its capabilities beyond primarily voice services, which dominated the BPO marketplace. In 2007, Infosys added an Australian major bank with KYC, reconciliation, and payments services.

Over time, Infosys added more retail banking BPS services for these banks, as well as adding new retail banking BPS clients.

Infosys retail banking BPS delivers services from six delivery centers, to support its clients around the globe:

- Pune
- Jaipur
- Bangalore
- Manila
- Salt Lake City
- Denver.

Infosys' primary targets for retail banking BPS are:

- Tier one banks headquartered in the U.S., Canada, Australia, and U.K.
- Regional banks based in the U.S., Australia, and U.K.
- Regional mortgage lenders in the U.S. and U.K.

Infosys has focused on retail banking sub-processes which are expensive to execute, require domain expertise, and are highly manual. Infosys has then coupled its technology capabilities with knowledge of industry standard solutions, to increase automation of processing, which improves accuracy and drives down cost of delivery.

For the past five years, increased accuracy and reduced TAT have driven client engagements. As cost efficiency has risen to the top of banks' agendas, because of increasing cost of compliance, automation of retail banking BPS has begun to drive client engagements. Infosys is now developing highly automated retail banking BPS offerings, in a BPaaS delivery format, to pursue regional banks in mature markets.

Key levers for Infosys' process efficiency creation are:

- RPA (robotic process automation) solutions: which seek to provide 100% straight-through processing and achieve ~70%-75% automation levels. RPA requires minimal manual intervention to manage exception processing and to oversee robotics operations
- Employee domain knowledge and skill development
- Flexible business models: flexibility in client engagement models such as asset acquisition or gainsharing
- Business process re-engineering: utilization of PPM framework to achieve operational improvement.

Infosys has expanded its retail banking BPS capabilities over time, from data entry to loan/account maintenance, and then to complex processes such as origination services and fraud detection and prevention. Over time, Infosys has expanded its retail banking BPS services to work with banks, supporting their efforts to outsource processes which they did not want to retain. These processes initially included account administrative services, and later compliance and fraud mitigation. Recently, Infosys has expanded its retail banking BPS client base to include regional banks which want to outsource both platforms and processing.

Infosys' core focus for retail banking BPS is risk management and operational improvement.

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## Scope of the Report

The report provides a comprehensive and objective analysis of Infosys' retail banking BPS offerings, capabilities, and market and financial strength, including:

- Identification of the company's strategy, emphases and new developments
- Analysis of the company's strengths, weaknesses and outlook
- Revenue estimates
- Analysis of the profile of the company's customer base including the company's targeting strategy and examples of current contracts
- Analysis of the company's offerings and key service components
- Analysis of the company's delivery organization including the location of delivery locations.

## Report Length

10 pages

## Report Author

Andy Efstathiou

[andy.efstathiou@nelson-hall.com](mailto:andy.efstathiou@nelson-hall.com)

## Retail Banking BPS Vendor Assessments Also Available for:

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