

HCL

HCL Novus payments and cards

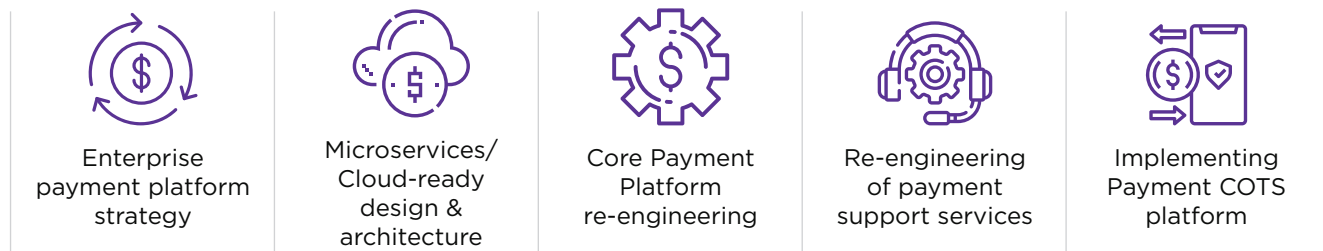
Transforming the future of banking



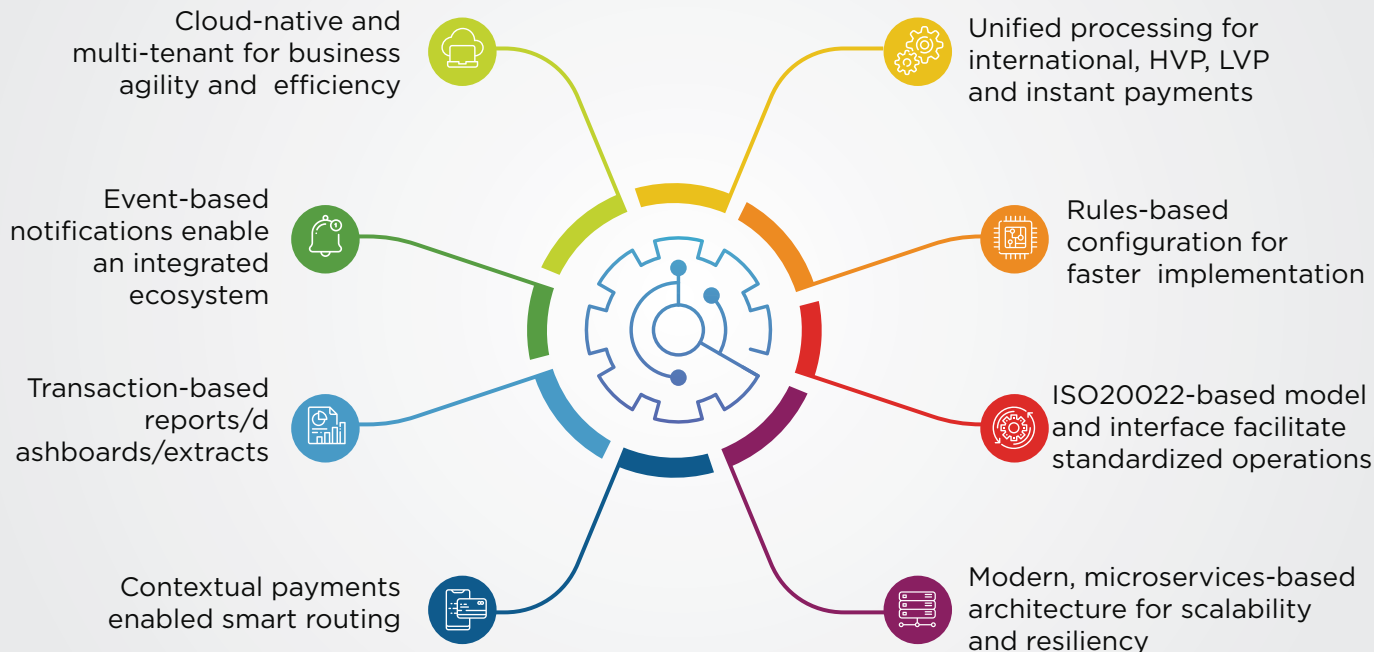
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As industry drivers concerning customer preferences shift towards real-time payments, Open banking and emerging technologies such as API, microservices, Cloud and Distributed ledger, the top-level goal is to enable a 24X7 real-time infrastructure shared by all payments. Important directives include designing with an API First/API Equal principle, using a microservices approach and deploying to the cloud (public/hybrid/private). HCL NextGen Payments offerings enable financial institutions, corporates, and third-party providers to drive transformation by creating modern ways of executing payments for everyone from anywhere.

HCL Novus payments framework accelerates the payment modernization process by engineering simplified, service designed, cloud-ready, and API-based platform.



HCL Novus payments framework



HCL Novus payments and cards offerings

HCL Novus ISO 20022 Compliance

HCL provides end-to-end services for the ISO20022 compliance offering consulting around complete assessment, recommending tactical/ strategic plan of action, accelerated execution.

30% effort saving

- Centralized effort
- Out-of-the-box mapping ISO 20022 emulator



3 global banks

Supporting 3 global banks with their ISO 20022 journey

HCL Novus Payments observability

An end-to-end payment monitoring solution that delivers real-time performance visualization by taking a top-down view across payment flows while focusing on key performance indicators and service level targets.

60% reduction in service outages

- Alignment of IT and business objectives



Cards business with one of top 3 US banks. It uses this solution for the dashboard view

HCL Novus Digital Payments

HCL Cloud-based unified acceptance and disbursement framework provides payment acceptance and payouts through different payment channels facilitated by various integration methods.



QR-based payment channels



Pay to wallet



- Experience with the largest money transfer organization.
- Supporting Global Finance's 2020 Best Bank in the World.

HCL Novus Payment Testing-as-a-Service

Payments Testing-as-a-service is a combination of several point solutions/accelerators and a repository of reusable test artifacts helping to automate and accelerate payment testing programs.

35% reduction in the overall testing effort

- ISO 8583 emulator
- pre-built test cases



A large Irish bank's payment testing is fully supported by HCL.

HCL Novus Cash Management and Treasury

HCL Novus Cash Management offerings include services around Lockbox collections, Payables, Receivables. Offering comprises solutions for virtual account management, API hub enabling liquidity view across banking partners and Treasury portal services.



Receivable's automation using AI/ML reduces the DPO up to 20%



Delivering cash management self-service & analytics capabilities for a large F200 US FSI

HCL Novus Digital Process Operations

HCL Novus Digital Process Operations supports payments and cards operations covering electronic payments & cards (ACH, SEPA transfers, SWIFT), Checks, Lockbox, cash management, investigations, account maintenance, payment MIS & analytics

Up to 40% total cost reduction leveraging automation

HCL digital platform-TOSCANA for workflow and RPA driving back-office automation

- Check and cash management operations managing 40+ Vendors
- 100Mn+ check volume globally
- Supporting a large European bank with global operations

HCL



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HCL Technologies (HCL) empowers global enterprises with technology for the next decade today. HCL's Mode 1-2-3 strategy, through its deep-domain industry expertise, customer-centricity and entrepreneurial culture of ideapreneurship™ enables businesses to transform into next-gen enterprises.

HCL offers its services and products through three lines of business - IT and Business Services (ITBS), Engineering and R&D Services (ERS), and Products & Platforms (P&P). ITBS enables global enterprises to transform their businesses through offerings in areas of Applications, Infrastructure, Digital Process Operations, and next generation digital transformation solutions. ERS offers engineering services and solutions in all aspects of product development and platform engineering while under P&P. HCL provides modernized software products to global clients for their technology and industry specific requirements. Through its cutting-edge co-innovation labs, global delivery capabilities, and broad global network, HCL delivers holistic services in various industry verticals, categorized under Financial Services, Manufacturing, Technology & Services, Telecom & Media, Retail & CPG, Life Sciences, and Healthcare and Public Services.

As a leading global technology company, HCL takes pride in its diversity, social responsibility, sustainability, and education initiatives. As of 12 months ending on September 30, 2021, HCL has a consolidated revenue of US\$ 10.82 billion and its 187,634 ideapreneurs operate out of 50 countries. For more information, visit www.hcltech.com