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YOUR FASTEST WAY **TO THE FUTURE**

COMPANY PROFILE



The Enterprise



During the past few years, the means of differentiation in many industries has shifted from being based on either superior products or superior cost structures to being based on superior customer experiences.

Customer experience has become top corporation management priority.

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Today, digitalization is at the heart of every enterprise. Whether your organization sells direct to consumers or through other businesses, the digitally-savvy consumer has impacted all of us. We are all looking for more digital apps that make our personal and professional lives easier to manage as well as make it easier to do business.

The market landscape has changed and your business needs to digitize in order to stay current and adapt to new demands. You have an opportunity to lead the business into the digital transformation era. However, you need to act fast in order to show your business counterparts that you are up for the challenge and able to deliver what customer needs.

Innovation is not only about technology, it should also be in products and services.

PT. Infosys Solusi Terpadu (IST) is a solution integrator company that focus primarily to provide solutions in the Financial Services Industry. We also provide mobility platform solution to fulfill the need of opti-channel, digital connectivity and rapid time-to-market across various industries.

We deliver broad range of innovation and high performance applications either in the integrated Software solutions on open system platform or Infrastructure solution to the leading financial and non-financial institutions.

Our commitment is to ensure our customers to obtain the highest levels of customer satisfactions with lowest TCO on long run in their businesses.

Our Vision



To be the leading IT Company in the region and providing the best solutions.

Our Mission



To help our clients leverage IT on today and tomorrow in order to achieve business objective and to retain customer satisfaction.

Core Value



Customers and our internal resources are the most valuable assets of the company.

We always strive to meet and even exceed the needs of customers in services and qualities and retain a balance lifestyle that promotes productivity at work and personal life.

Product and Solutions



We deliver broad range of innovation and high performance applications either in the integrated software solutions on open system platform or Infrastructure solution to the leading financial and non-financial institutions.

Our solutions cover at glance :

A. BANKING AND MOBILE SOLUTIONS

- Multi Channel Solution
- Mobile Application
- Service Oriented Architecture
- Payment System
- Custom Development

Our Banking solutions help Bank to deliver broad range of best products and services to Bank customer include multi channel solution (e.g. mobile banking, internet banking, SMS banking, USSD banking, branch teller and customer service etc.), back-office transaction processing, treasury & risk management, card management, payment gateway and more. Please see our Solution Portfolio table.

Multi Channel Solution

Promotes the idea of knowing enough about your customers and the way they interact with all of your channels in order to optimize every interaction you have with them, no matter which channel or service they are using.

By addressing the nature of interactions and customer preferences, a successful multi channel strategy allows the Financial Service Provider to optimize the channels by which it sells and services the customer.

Successful channel consistency is achieved by linking delivery channels with a common technical infrastructure and allows for sales and marketing opportunities, as well as enabling service requests initiated in one channel and completed in another channel. This linkage is powerful for two reasons: first, it is the foundation of a compelling customer experience that drives consistent information throughout the organization; and second, it allows customers to purchase products and services from the institution in a way that suits their preferred way of doing things. Customers are not coerced or entrapped into using any particular delivery channel.

When financial services companies are focused on optimizing their channels, a new world of real business benefits emerges:

- Increase revenue-generating opportunities: With extensive transaction and customer knowledge, you can use CRM tools to more effectively match your customer's needs with your services. As a result, you can increase the number of products per household and generate more fee income.
- Lower infrastructure and marketing costs: Operating from a common customer database and single platform, you can dramatically lower your infrastructure costs. In addition, you can deliver more targeted marketing campaigns with a higher close rate.
- Enhance customer relationships: With one view of your customers, you are able to deliver more personalized, compelling services that meet their specific needs.

Service Oriented Architecture

SOA is a business-centric IT architectural approach that supports integrating your business as linked, repeatable business tasks, or services. With the Smart SOA approach, you can find value at every stage of the SOA continuum, from departmental projects to enterprise-wide initiatives.

Want to be more competitive? Then build an agile and responsive business infrastructure with the leader. Our SOA platform is the most comprehensive you'll find anywhere. And it features a best-of-breed Enterprise Service Bus (ESB) and the market's leading governance and lifecycle management solution. So as your SOA grows, you'll find our one SOA platform offers all the capabilities you'll need. Your SOA is only as successful as its foundation. So build your SOA on a solid enterprise-class ESB.

Our SOA Solution is a mission-critical SOA platform—the most complete enterprise integration infrastructure available. With it, your legacy and application server investments can communicate efficiently in an SOA. You can re-use these proven IT assets in new and imaginative ways to help your business operate more efficiently enterprise-wide and with customers and suppliers.

Mobile Application

We deliver the technologies and applications to "Mobilize the Enterprise" enabling consumers and employees to access any app, on any device, anywhere, anytime across diverse industries such as manufacturing, oil & gas, utilities, energy, travel, airline, telecommunication, automotive, financial services, insurance, healthcare, commerce and more.

Our Mobility Platform solution empower enterprises to take control of their mobile strategy by delivering consistent, multi-channel application experiences across the multitude of devices available today and in the future. You can build an app once and provide device-optimized experiences to every digital edge – smartphones, desktop, tablets, wearables and more – with the click of a button.

Our Mobility Platform solution allows you to combine and orchestrate data from multiple sources – web services, legacy systems, and websites – to drive new application experiences that were previously impossible. You can build feature-rich, multi-edge apps include mobile app that run in native, hybrid, and web-based deployment modes with true cross-platform development. And all of this can be done from a single code base without compromising the user experience.

A multi-edge, cross-platform development strategy addresses your need to support multiple devices without extra development costs or effort. You can develop an app once and deliver it to desktops, smartphones, and tablets without extra work. A true multi-edge approach encompasses tomorrow's technology and devices as well. With our Mobility Platform solution, you will not only support every phone and tablet on the market, you'll be ready for wearables, the Internet of Things, and whatever else the future brings.

The strategic reasons for additive mobile application is extremely compelling. With the increasing requirement for convenience from consumers in developed economies and the essential need to provide access to financial services for consumers with limited access to other electronic channels, Mobile Banking provides the solution.

By offering Mobile Banking as an additional electronic channel, Banks have a significant opportunity to reduce cost by maximizing existing infrastructure and reducing further investment in expensive infrastructures such as branches and ATM networks, whilst also opening up other potential revenue streams. Mobile banking provides excellent opportunities to existing programs, such as branchless banking and self-service banking in the Financial Services Industry.

In addition, banks and other financial organizations can use this powerful mechanism for improving the customer's banking experience whilst forging a closer relationship. As Consumers begin to rely on the mobile more for a variety of services it becomes essential that they have access to financial services at any time in any place. Increasingly the mobile phone is becoming a lifestyle driver in developed economies and this is likely to prove true for mobile financial services.

Our Mobile Banking solution include SMS-USDD solution delivers mobile transacting capability to existing traditional bank accounts.

As an additional electronic channel to an already existing bank account, mobile banking enables the consumer to make payments such as bill payments and transactions including money transfers, banking enquiries (balances, detailed and mini statements) as well as the ability to both fund and withdraw funds from the account.

In addition to the core mobile banking functionality, the Mobile Banking solution enables banks the opportunity to offer functionality to customers that is integrated into a broader financial ecosystem.

Solution Portfolio Table



INFOSYS

SOLUTION PORTFOLIO

Banking Channel Solution

1. ATM Switching
- OpenWay WAY4
2. Internet Banking
- Kony Mobility Platform
3. Mobile Banking
- Kony Mobility Platform
- SMS-USSD Banking

Banking Solution

1. Treasury Management
- FIS SunGard Ambit Quantum
2. LOS & Collection
- NewGen
3. Teller System
- IST Teller System
4. Customer Service System
- IST Customer Service System

Advanced Solution

1. Enterprise Content Management
- IBM Datacap
2. Business Intelligence
- Qlik View
3. Customer Loyalty Management
- OneEmpower OneLoyalty
4. Big Data
- Oracle
5. Data Integration
- Software AG webMethods
6. SOA
- Software AG webMethods
7. Business Process Management
- Software AG ARIS
8. Payment System
- IST TCCPay
9. Testing Tool
- Ascert

ERP Solution

1. Enterprise Resource Planning
- Infor SyteLine
2. Financial Management
- Infor Expense Management
3. Asset Management
- Infor Enterprise Asset Management
4. Distribution Management System
- NexSoft

Server

1. Business Critical Systems
- HP Integrity
- HP Blade Integrity
- IBM Powers
2. Converged Systems
- HP ProLiant
- HP BladeSystem

SUPPORTING HARDWARE

Storage

1. Enterprise Storage
- HDS
- HP
- Pure Storage
2. Mid-range Storage
- HP
- IBM

Network

1. Core Switch Router
- Cisco
- Juniper
2. SAN Switch Fabric
- HP
- Cisco
- Brocade

System

1. Operating Systems
- VMWare
- Microsoft
- Linux

Database

1. Database Engines
- Oracle
- IBM
- Microsoft
2. Replication Systems
- Oracle GoldenGate
- Oracle Active DataGuard

SUPPORTING SOFTWARE

Tools

1. Benchmark Solutions
- HP Loadrunner
- IBM Rational

Security

1. Management Solutions
- Dell TPAM
- Dell KACE
- HP Arcsight
2. Prevention Solutions
- McAfee DLP
- McAfee WAF
- McAfee Vulnerability
3. Authentication Solutions
- Thales
4. Antivirus Solutions
- Kaspersky
5. Monitoring Solutions
- Tripwire FIM
- Dell Foglight
6. APT Solutions
- Damballa

Payment System

Leading banks, retailers, and processors need technology that adapts to the complex and challenging needs of their businesses. They want payments solutions that can respond quickly to changes in the marketplace and help growing their businesses. Security levels have to be strengthened; compliance must be achievable with minimal pain and profitability increased.

Our Solution provides the world's most widely deployed payments software running on an open-system platform. Our payments platform is designed to support any payment instrument, from any channel, sending transactions to any destination. All of our payment solutions are built upon the same underlying architecture allowing them to operate seamlessly together to deliver flexibility, efficiencies and cost savings.

Our EFT Switch and Card and Merchant Management are fault-tolerant open platform software solutions with proven EMV Issuing, Personalization and Acquiring capabilities.

Our extensive product family is built on a common own framework, designed for high-speed transaction switching and intelligent product engineering. Today, more than 90 banks, payment service providers, telcos and government agencies in 20 countries have selected our solutions.

To meet global market expansion, a single installation can simultaneously run an unlimited number of financial institutions that can have unlimited product diversity, currencies, languages, and time zones. Our Solution is SEPA, Sharia-compliant and PCI DSS Comply.

Custom Development

Customer Development Services is made up of a team of professional consultants having hands on and in-depth knowledge and experience in Industry knowledge. Our responsibility is to work with banks to re-design processes and incorporate best practices with proven results of success.

B. INFRASTRUCTURE AND SYSTEM INTEGRATION

Our clear understanding of IT infrastructures are designed to help customer manage their current businesses through software, server, storage and network integrated and optimize to deliver secure, trusted and reliable solution to answer the business challenge.

Our Infrastructures and System Solutions cover:

- Security System
- Enterprise Storage
- Server
- Cloud Computing
- Network Monitoring System

Security System

Through best class solutions that address risk across the enterprise, we help our clients build a strong security posture that helps reduce costs, improve service, manage risk and comply with industry regulations.

Enterprise Storage

Our Enterprise Storage Solution is the most trusted solution in delivering complete storage solutions to the most demanding companies - large and small. Our hardware and software products are the foundation for our Services Oriented Storage Solutions, providing dynamic tiered storage, common management, data protection, and archiving — enabling organizations to align their storage infrastructure with their unique business requirements.

Server

Through best collaboration with world class IT Company, we deliver broad range servers starting low end to high end server to help our client to achieve their goals with competitive advantage and maximum performance.

Cloud Computing

The planet is getting smaller, but the demand on IT infrastructure is growing as it reaches into every aspect of our lives. To handle ever-increasing mountains of data while conserving energy costs and existing resources, you must be smarter about how you access, process, and store data. Cloud computing makes you smarter.

Managing volumes of data growth each day is no simple task. Cloud computing provides a way for you to develop applications in a virtual environment, one in which computing capacity, bandwidth, and storage aren't issues.

With the cloud computing model, you can:

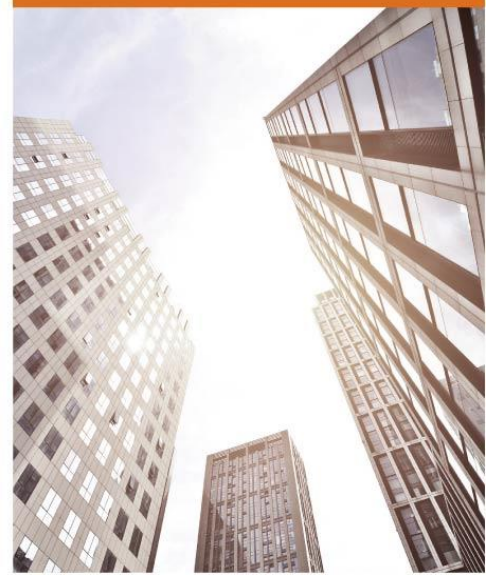
- Build, test, run, and deploy applications faster at a fraction of the traditional effort;
- Simplify your IT infrastructure without sacrificing the secure-rich customization and integration capabilities your applications require;
- Encourage innovation in your team since more efforts can go to your core

Network Monitoring System

IT was never simple, but today's IT environments are rapidly growing in complexity, resulting in increased management costs, downtime related to uncontrolled change and risks of meeting compliance requirements development efforts and not to infrastructure logistics.

Our solution helps your organization confront these challenges by providing a service-centric, integrated solution suite that enables you to:

- Create a common view of the business service across the IT environment
- Automate change across all of the devices making up the business service for cost efficiency
- Connect IT processes and coordinate siloed teams through a common workflow
- Manage and report on your infrastructure compliance
- Integrate with monitoring and ticketing tools for a holistic service management solution.



Our Clients



Build on core organization philosophies of customer satisfaction and customer retention. Infosys has established a reputation for delivering robust solutions and flexibility for customers in providing turnkey solutions to the customers that will enable them to achieve a competitive edge and customer satisfaction.

Infosys' clients include prestigious financial institutions and other organizations such as:

- **State Owned Bank**
- **Public Private Bank**
- **Capital Market**
- **Islamic/Syariah Bank**
- **Regional Development Bank**
- **Non-banking Financial Services**
- **Service Provider**
- **e-Payment Provider**
- **Telecommunication Provider**



Our Partners



A key element of Infosys strategy is to work in collaboration with global leading organizations to effectively meet the needs of our customers in a rapidly accelerating regional market needs. We are proud to work with 1st tier global IT companies such as Kony, Software AG, OpenWay, FIS-SunGard, HP, Oracle, IBM and others across the many exciting and complex dimensions of this business.



Our Partners



Kony was founded in 2007 with the vision that mobile devices and their capabilities will continue to grow at a rapid rate and be the key drivers in the next revolution in computing. Kony's mission is to develop the technologies and applications to "Mobilize the Enterprise," enabling consumers and employees to access any app, on any device, anywhere, any time.

Kony is the fastest growing enterprise mobility solutions company and an industry leader among mobile application development platform (MADP) providers. Kony empowers organizations to compete in mobile time by rapidly delivering multi-edge mobile apps across the broadest array of devices and systems, today and in the future, with a lower total cost of ownership.

Kony's cross-platform solution helps organizations design, build, configure and manage mobile apps to empower and better engage with customers, partners and employees. For four years in a row (2013, 2014, 2015, 2016), industry analyst firm Gartner placed Kony in the "Leaders" quadrant of the Magic Quadrant for Mobile Application Development Platforms.



Founded in 1969, Software AG is an enterprise software company with over 10,000 enterprise customers in over 70 countries. The company is the second largest software vendor in Germany, the seventh largest in Europe and among the top 25 globally.

Software AG offers the world's first end-to-end Digital Business Platform web Methods based on open standards with integration process management, adaptive application development, real-time analytics and enterprise architecture management as core building blocks—to help customers build their digital futures today.

Software AG is positioned as a leader by industry analysts (Gartner & Forrester) in a wide range of categories. Whether you're looking for solutions for BPM, SOA, Analytics & Decisions, Master Data Management, BIG Data, integration or enterprise architecture, Software AG is a proven leader that can meet your requirements.



OpenWay is a payment processing software vendor (rated as strong positive by Gartner in 2009 and 2010). OpenWay's WAY4 Card Issuing and Merchant Acquiring, Financial Switching, Personalised Mobile Payments, Mobile Wallet and other payment solutions successfully operate at 130 banks, processing and telecom companies in Europe, Asia, North and Latin America, the Middle East, and Africa.

WAY4 is a customer-centric rule-driven environment for debit, credit, prepaid and commercial cards, deposits, loans, current accounts, mobile money and other financial products, for targeted marketing campaigns and personalised self-service via ATMs, kiosks, POS terminals and other channels.

Based on open platform clusters, WAY4 ensures 24/7 processing and scales from compact to high-end systems supporting 3000 TPS, 150 million cards and 20 thousand branches in 11 time zones.



SunGard was founded in 1982. SunGard is one of the world's leading software and IT services companies. SunGard serves more than 25,000 customers in more than 70 countries, including the world's 25 largest financial services companies. SunGard have been in the Treasury Management business over fifteen years. With an install base of over 400 clients across the globe and "Ambit Quantum" is recognized within SunGard as a flagship product.

SunGard's Ambit Quantum offers a comprehensive range of risk management and compliance offerings, specifically for banks. Designed for finance professionals, our modular software and consulting solutions for asset/liability management, budgeting and planning, profitability, economic capital, operational risk and Basel II compliance provide a unified view of risk to help improve capital management and assist in better decision making at all levels of the organization. It is a fully integrated solution to support the bank's front, middle and back offices operations, treasury risk management, treasury reconciliation, exception management for bank compliance, workflow enabled, and Straight-Through-Processing (STP) platform to maximize operational efficiencies and reduce manual intervention.

SunGard's Ambit Quantum solution supports all of customer Treasury transactions (e.g. money market, foreign exchange and capital markets & securities) has modules that interface with other third party systems such as Market Data Providers, Trade Capture Systems, Confirmation and Payment System (SWIFT, BI-RTGS, BI-SSSS) and Core banking GL System. In 2015, FIS acquired SunGard – its largest acquisition to date. SunGard's complementary offerings brought FIS into new markets for financial technology services, including education and the public sector, as well as adding asset managers, traders, custodians, treasurers, third-party administrators and clearing agents to the broader FIS client base.



HP is a technology company that operates in more than 170 countries around the world. We explore how technology and services can help people and companies address their problems and challenges, and realize their possibilities, aspirations and dreams to deliver a competitive advantage.



With more than 380,000 customers including 100 of the Fortune 100 and with deployments across a wide variety of industries in more than 145 countries around the globe, Oracle offers an optimized and fully integrated stack of business hardware and software systems. Oracle engineers hardware and software to work together in the cloud and in your data center—from servers and storage, to database and middleware, through applications.

Oracle systems:

- Provide better performance, reliability, security, and flexibility
- Lower the cost and complexity of IT implementation and management
- Deliver greater productivity, agility, and better business intelligence

For customers needing modular solutions, Oracle's open architecture and multiple operating-system options also give customers unmatched benefits from best-of-breed products in every layer of the stack, allowing them to build the best infrastructure for their enterprise.



Our values as IBMers shape everything we do, every choice we make on behalf of this company. Having a shared set of values helps us make decisions and, in the process, makes our company great. But their real influence occurs when we apply these values to our personal work and our interactions with one another and the wider world. IBMers determined that our actions will be driven by these values:

- Dedication to every client's success
- Innovation that matters, for our company and for the world.