

## **Infosys Finacle Launches First-of-its-Kind Digital Banking Solution for Young People**

**San Francisco & Bangalore - April 30, 2015:** Infosys (NYSE: INFY), a global leader in consulting, technology, outsourcing and next-generation services, today announced the launch of the Finacle Youth Banking solution, a first-of-its-kind mobile-based banking solution for young people. The digital banking solution, specially designed for young customers between the ages of 12 to 18, is aimed at making banking a fun experience, while giving them a sense of financial responsibility.

### **Highlights:**

- This solution will give banks an opportunity to expand their millennial customer base, that is largely unbanked
- The features of the Finacle Youth Banking Solution are easy-to-use. Three simple steps – registration, collection of Know Your Customer (KYC) documents, and setting transaction limits are required to complete customer onboarding
- Interactive features include ‘goals management’ for savings, ‘do transactions’ for payments, funds transfers and online shopping, and gamification for infotainment
- While the account holders will have the freedom to operate the account, transactions beyond preset limits will have to be approved by the guardian before completion
- Banks can deploy the solution seamlessly with Finacle suite of products or any other third-party or in-house developed applications

### **Quotes**

#### **Michal Reh, Senior Vice President and Global Head, Finacle, Infosys:**

“Millennial and Generation Zs are valuable future customers and banking organizations are recognizing the need to engage this technology-charged demographic. With Finacle’s Youth Banking solution, banks can take a lead in engaging with these young customers for their financial needs and aspirations. Catching them young gives banks an opportunity to forge long-term relationships, which in turn will result in increased loyalty and a higher share of wallet.”

#### **Sanjay Khanna, Chief Information Officer, RAKBANK:**

“In the UAE today, a significant proportion of the population comprises the youth, who are among the most aware and empowered among the generations. We believe it is important to engage with the youth to help them inculcate the importance of banking, early on, and in the process, earn their long-term loyalty as customers. Finacle Youth Banking solution is well suited to support this task, especially with its mobile-first and



social media enablement. We look forward to offering our young customers a modern banking window, exclusively of their own.”

## About Infosys

Infosys is a global leader in consulting, technology, outsourcing and next-generation services. We enable clients, in more than 50 countries, to stay a step ahead of emerging business trends and outperform the competition. We help them transform and thrive in a changing world by co-creating breakthrough solutions that combine strategic insights and execution excellence.

Visit [www.infosys.com](http://www.infosys.com) to see how Infosys (NYSE: INFY), with US\$ 8.7 billion in annual revenues and 176,000+ employees, is helping enterprises renew themselves while also creating new avenues to generate value.

## Safe Harbor

Certain statements in this release concerning our future growth prospects are forward-looking statements regarding our future business expectations intended to qualify for the 'safe harbor' under the Private Securities Litigation Reform Act of 1995, which involve a number of risks and uncertainties that could cause actual results to differ materially from those in such forward-looking statements. The risks and uncertainties relating to these statements include, but are not limited to, risks and uncertainties regarding fluctuations in earnings, fluctuations in foreign exchange rates, our ability to manage growth, intense competition in IT services including those factors which may affect our cost advantage, wage increases in India, our ability to attract and retain highly skilled professionals, time and cost overruns on fixed-price, fixed-time frame contracts, client concentration, restrictions on immigration, industry segment concentration, our ability to manage our international operations, reduced demand for technology in our key focus areas, disruptions in telecommunication networks or system failures, our ability to successfully complete and integrate potential acquisitions, liability for damages on our service contracts, the success of the companies in which Infosys has made strategic investments, withdrawal or expiration of governmental fiscal incentives, political instability and regional conflicts, legal restrictions on raising capital or acquiring companies outside India, and unauthorized use of our intellectual property and general economic conditions affecting our industry. Additional risks that could affect our future operating results are more fully described in our United States Securities and Exchange Commission filings including our Annual Report on Form 20-F for the fiscal year ended March 31, 2014 and on Form 6-K for the quarters ended June 30, 2014, September 30, 2014 and December 31, 2014. These filings are available at [www.sec.gov](http://www.sec.gov). Infosys may, from time to time, make additional written and oral forward-looking statements, including statements contained in the company's filings with the Securities and Exchange Commission and our reports to shareholders. In addition, please note that the date of this press release is mentioned at the beginning of the release, and any forward-looking statements contained herein are based on assumptions that we believe to be reasonable as of this date. The company does not undertake to update any forward-looking statements that may be made from time to time by or on behalf of the company unless it is required by law.

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