

HPB Croatia Selects Infosys Finacle to Provide Customers World-Class Payment Experiences

Zagreb and Bangalore - June 19, 2015: Infosys (NYSE: INFY), a global leader in consulting, technology, outsourcing and next-generation services, today announced that Hrvatska Postanska Banka (HPB), a leading state-owned financial institution in Croatia, has selected the Finacle Payments solution to deliver bespoke payment offerings and superior customer experience. The new solution will enable HPB to streamline its payments operations and simultaneously serve its target markets in a cost-effective and flexible manner. The Finacle solution will also help HPB to comply with Single Euro Payments Area (SEPA) requirements and support Croatia's harmonization process with European Union regulations and Payment Service Directive.

Highlights:

- Finacle Payments solution will provide HPB with an advanced enterprise-payment-services hub that will manage the end-to-end payments lifecycle. It will also keep the system agile and dynamically reconfigurable to meet rapidly changing business needs
- The centralized hub capability of the solution will enable real-time visibility and enhanced controls to manage risk and liquidity across the bank's operations
- The SWIFT ready solution, based on ISO 20022 standards, will empower HPB with seamless interoperability across various global and local payment networks
- The platform's proven scalability and open architecture will aid easy implementation and seamlessly support the bank's future business growth

Quotes:

Mladen Mrvelj, CIO, HPB Croatia:

"At HPB, we are constantly looking at ways to improve our ability to serve our customers better and deliver a world-class service. To that end, we continue to make necessary investments to keep our technology infrastructure on the leading edge. Along with an impressive global presence, our due diligence revealed that Infosys Finacle has a proven implementation track record and industry leading functionality. We are confident that the Finacle solution will meet our expectations easily."

Michael Reh, Senior Vice President and Global Head - Finacle, Infosys:

"The global payments ecosystem is undergoing a sea change. New and nimble players with innovative business models, enabled by technology, are posing a threat to existing banks. At the same time, there is increasing regulatory oversight and numerous industry initiatives. In this environment, it is critical for banks to



modernize their payment systems to gain agility and flexibility and keep pace with customer demands. Finacle is committed to helping HPB enhance its customer service, manage its operations with greater efficiency, and meet the required reporting and compliance obligations."

Additional resources

- [Finacle Payments Solution](#)
- [Finacle POVs and Blogs](#)
- [Finacle Case Studies](#)

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 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 press 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, 2015 and our Forms 6-K for the quarters ended June 30, 2014, September 30, 2014 and December 31, 2014. These filings are available at 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. 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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