

Executive brief

### Financial Services

Create modern, engaging and secure banking experiences



#### Highlights

Secure and reliable open banking using APIs for sharing financial data between banks and thirdparty service providers

Fast and easy regulation adoption with simplified access to core system data and robotic process automation (RPA) capabilities to perform recurring, rule-based, high-volume tasks

Artificial intelligence (AI) and machine learning for data analysis and automated services, with improved and mobile-first user experience (UX)

Modular solution, microservices-based components and service offerings, designed for or deployable to the cloud and in a SaaS model

Technical agility to quickly introduce new customer-focused services and service offerings, with low-code/no-code capabilities

Omnichannel capabilities and high-quality support services

Customer and regulatory needs are changing. Add on competitive pressures, and today's financial institutions must be able to digitally transform all areas of operations, technology and customer experience — including core legacy systems.

Complicating digital transformation efforts — and making those efforts more critical — financial institutions are among the most targeted organizations in cyber attacks. Global banks name data and security concerns among the obstacles to digital transformation, along with limited resources, regulatory compliance and legacy system complexity.

# Transform your essential operations



Stay ahead of the competition and evolving customer and regulatory needs with solutions that offer security, open banking, RPA, AI, UX and support services.

Solutions for Financial Services from Unisys streamline your essential operations to run your core, digital and branch banking. With Unisys, you can evolve your banking processes, capabilities and technologies using a solution that integrates with your core banking systems. Free up bank teller time by automating branch processes and offering online and mobile banking and a seamless omnichannel experience.

#### How you benefit

Flexible solutions: Transform your financial institution with flexible and reliable solutions for Financial Services from Unisys for savings and lending functions. Whether deployed on-premises or in the cloud, you can choose any combination of three solutions sets — Unisys Digital Banking Solutions, Unisys Branch Banking Solutions and Unisys Core Banking Solutions — to future-proof your organization and propel your modernization journey, component by component.

Embrace digital transformation with confidence. Meet the demanding expectations of your customers by providing an optimal user experience, and rely on our experienced and qualified team to support you throughout your digital transformation initiatives and projects.

Mobile and online banking: Unisys Digital Banking Solutions help financial institutions advance digital transformation by enabling you to offer online and mobile banking; adopt open banking; and expand your offerings with better features, capabilities and experiences. The solutions provide you with the digital origination of any deposit or loan; let you evaluate credit risk; and smooth the receiving, managing and digital processing of documents and approvals. With this cloud-based solution, you have full transaction capability through mobile and online banking modules, aligning with customer expectations for their financial transactions and management.

Capabilities include tools for an intuitive, customizable UX design; built-in advanced analytics; facial biometrics; and Al-powered security monitoring. Add cybersecurity technology for identity-based encryption and microsegmentation techniques to mitigate cyber attacks.

Automated branch processes: Unisys Branch Banking Solutions help ease on-site teller operations and enhance the customer experience. You can automate



## Offer customer-first experiences

Enable a continuous, seamless, secure customer experience across mobile, internet, branch and contact center touchpoints with omnichannel digital banking.

processes at physical branches with full coverage of branch-related services and transactions, including mobile banking, ATMs and contact centers. Plus, you can connect physical and digital channels to provide your customer with omnichannel experiences.

Scalable operations: Unisys Core Banking Solutions evolve bank operations beyond acting as the central processing unit. Control backend processes with greater ease, including banking transactions; managing deposits, loans, financial services, product rules, regulatory reports, accounting and client information; and exposing information to other solutions. You can securely process high volumes of transactions and the information of millions of customers.

#### Why Unisys?

Unisys is uniquely positioned to help banks adapt to today's business imperatives. Unisys is a trusted provider to financial institutions worldwide and specializes in core, branch and digital banking solutions. We apply deep banking industry knowledge and have experts who can consult with you to move your business forward in the digital age and enhance your customers' banking experience.

To explore how Unisys can help you modernize bank operations and elevate customer experiences, visit us online or contact us today.



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