

Banking Solutions: The Backbone of Global Economy

ash less transactions and banking using cloud technology is changing the face of the banking industry. Today, banks and FinTech companies are not only concerned about monetary trades and investments, but also data protection and secure transactions.

In this sector consumer demand is huge, and so is the competition. Numerous companies are striving hard to deliver top-notch solutions based on the consumer needs to mark their prominent footprints in the industry.

Here, in this issue of our magazine, we have shortlisted "The 10 Fastest Growing Banking Solution Provider Companies", which are providing distinguished and diversified solutions to their consumers.

Our cover story is **SURESWIPE**, which is revolutionizing the cashless transaction platform, with their advanced card payment solutions. SURESWIPE outshines the crowd with their innovative idea of one contract and one point of contact for acquiring card acceptance services, hardware, connectivity, call center and on-site support systems.

Apart from the cover story, we have also listed 3i Infotech, for their out-of-the-box core product offerings, Digital Guardian, for providing advanced data protection platform, FattMerchant, for their simplified payment processing options to streamline businesses, MatchMove, for providing end-to-end solutions to help enterprises generate revenue, MIRACL, for helping businesses secure their future with cryptography, NYMBUS, for their innovative cloud based core banking platform, QA Mentor, providing support with their QA processes and methodologies, SDK.finance, for providing top-notch FinTech products, Visa, for providing digital currency platform.

We have included articles "Looking Back into the Future: Debarring the Speculations and being a part of the Recoveries" and "Invasion of Robots and AI into Banking Industry" scripted by our editors in the amazing folios of this magazine.

We also have, "Are you staying in network secure zone?" derived from the thoughts of Mark Nunnikhoven.

So, do flip the pages of our magazine to unveil the prominent contributions of these Banking Solution providers.



Company Name	Management	Brief
3i Infotech www.3i-infotech.com	Krish N. EVP & Business Head	3i Infotech focuses on value added services such as Business Intelligence & Analytics, Infrastructure Management, Testing & Compliance, Application Development & Maintenance, Consulting and its BPO offerings.
Digital Guardian www.digitalguardian.com	Ken Levine President & CEO	Digital Guardian provides ubiquitous data protection to organizations and corporations independent of the threat actor, data type, the system, application, device type or the point of access with the latest technology at its best.
FattMerchant www.fattmerchant.com	Suneera Madhani Founder & CEO	Fattmerchant offers payment solutions for every business.
MatchMove www.matchmove.com	Shailesh Naik Founder & CEO & Leow Hsueh Huah (HH) COO & Co-Founder	MatchMove Pay is Singapore's fastest growing technology company, providing innovative enterprise solutions through the strategic use of customizable cloud-based platforms.
MIRACL www.miracl.com	Chris Gilbert Chairman	MIRACL is a leading internet cyber-security company that enables Fortune 2000 companies to secure the digital business of their future.
NYMBUS www.nymbus.com	David Mitchell President	NYMBUS, the core banking modernization company, enables financial institutions to digitally transform their businesses, from redefining the holistic customer experience to removing workflow friction.
QA Mentor www.qamentor.com	Ruslan Desyatnikov Founder & CEO	QA Mentor is an award-winning independent software testing service provider that offers more than 30 unique QA services and test automation solutions through its own unique methodologies, proprietary frameworks, and developed QA products.
SDK.finance www.sdk.finance	Alexey Malyshev CEO	SDK.finance delivers quality Back-end-as-a-Service platform to the Fintech companies.
Sureswipe www.sureswipe.co.za	Paul Kent MD	Sureswipe provides complete card payment solutions, and are making card payment acceptance easy and accessible to all independent retailers and simplifying the shopping experience for consumers.
Visa www.usa.visa.com	Lynne Biggar EVP	Visa is a global payments technology company working to enable consumers, businesses, banks and governments to use digital currency.



WE CONSISTENTLY CREATE
VALUE FOR OUR STAKEHOLDERS,
BY PROVIDING SOLUTIONS
WHICH ENABLE OUR
CUSTOMERS TO ACHIEVE
EXCELLENCE AND SUSTAINABLE
COMPETITIVE EDGE

31 INFOTECH:

EMPOWERING BUSINESS TRANSFORMATION

he banking sector is going through exciting transformation as a wider base of customers are getting to bank under financial inclusion initiatives of various governments, through newer channels to avail innovative financial products. This also necessitates increased compliance norms and better risk management. 3i Infotech specializes in offering tailor-made solutions to meet the distinct and diverse need of the sector. Incorporated in 1993, 3i Infotech is a Global Information Technology company that delivers software products, IT services and business process outsourcing. They cater to industries across, banking, financial services, insurance, government, retail and manufacturing & distribution.

A Well-Established Name in Banking Sector

Since its inception 3i Infotech has successfully marked its presence in South Asia, Asia Pacific, Middle East, Africa, Europe and North America, while strengthening its position as a global leader of business applications, products and services. 3i Infotech is also a publicly listed company (\$170+ Million revenue in FY2016) with over 4,500 employees servicing 1000+clients in 50 countries across 5 continents.

Recognized with SEI CMMI Level 3 compliance for Software Practice, 3i Infotech's ISO certifications include ISO 9001:2008 for BPO, ADMS, e-GOV, BI & IMS & ISO/IEC 27001:2013 for Data Centre Operations in Mumbai, Chennai, Bangalore & Hyderabad locations.

An Adroit Leader

Krish N., is the **EVP & Business Head** for the Banking vertical at **3i Infotech**. He is globally responsible for the Banking vertical across sales, delivery & Product Development. He brings with him 20 years of rich experience in the Banking, Insurance & IT industry and has led and managed large assignments across business, operations & technology. He has been associated with 3i Infotech for the last 4 years as Global Practice Head for BFSI. He has been driving pre-sales & enhancing

business by providing industry offerings across lines of business & geographies.

Inspiration Behind the Impetus

3i Infotech was founded by the largest private sector bank in India. This aided them with deep insights to the technology landscape of the BFSI sector. A considerable number of banks and financial institutions in the emerging markets were looking for off-the-shelf solutions in the banking segment, bringing along best practices.

Over the next decade, the synergy obtained through multiple expansion of their offerings across IT Product & Services strengthened the foundation and made 3i Infotech a comprehensive end to end banking solution provider.

An Array of Services and Products

Being an innovative Product & Services Company with 20+ IPRs and IT services, 3i Infotech has strong market & industry knowledge across the globe. It has its core product offerings catering to Banking, Financial Services, Insurance and Enterprise Resource Planning. They have comprehensive Bank-in-a-box capabilities covering large IT portfolio required by a Bank or Financial Institution. Their Comprehensive offerings comprise of:

Kastle® ULS Universal Lending Solution, which is an End-to-end lending & leasing solution complemented with CRx, a credit risk management solution.

Kastle® Factoring is a comprehensive supply chain finance solution that enables users to help their clients unlock the potential in open trade accounts receivables.

i-Kastle is a digital platform enabling Internet banking & Mobile Banking solution for client partners & end customers.

Kastle® Treasury is a powerful frontto-back integrated treasury management solution covering Fixed Income, Money Market, Forex, Derivatives, and Commodities & Issuance. Their Treasury solution along with Kastle® Asset Liability Management and Kastle® Market Risk Management forms a comprehensive Solution.

AMLOCK® is a leading Anti-Money Laundering & Financial Crime Detection & Prevention software which meets AML regulation and compliance requirements globally.

Kastle® CBS is a dependable core banking solution.

With over 150 Banking customers globally & a wide array of Product & Services offerings, They have a unique proposition as a one stop IT Transformation provider.

The three 'I's of 3i Innovation

Flexibility is the key to their offerings, and intrinsic to this flexibility, is the spirit of Innovation that they bring to their products and services – from the very stage of design to implementation and customer support.

Insight

At 3i Infotech, the team always prided themselves on the vision, skills, expertise and professionalism. The team members make use of their keen Insight to foresee industry trends and meet demanding customer needs. And the working of their collective minds in a highly supportive environment ensures that the products and services retain a competitive edge at all times.

Integrity

The core value of Integrity is the very soul of the company. This is reflected in their finances, the trusted relationship that they share with their customers and business partners, and



the faith reposed in them by their stakeholders.

Digital Transformations in the Industry

With the emergence of FinTech players & growth in the digital business model, banks are facing competition with newer & nimbler players. 3i Infotech observes that the scenario will slowly change where banks will collaborate with these players for a win-win approach.

The cash economy is slowly making way for digital transactions with mobile payments and wallet companies also vying for their share of the pie.

Where the banks & financial institutions bring their customer base, distribution reach, experience of risk management & regulatory compliance, FinTech companies will bring in their cutting-edge technology solutions.

Backing-up their Clients Efficaciously

3i Infotech allows their clients to increase their business volumes, quickly launch newer products and services and improve their profitability due to technology-driven efficiency through their empowering solutions. Their flexible suite of solutions enables their customers to model processes and policies as the situation demands.

3i Infotech strives to provide service to its customers with emphasis on continuous improvement, pro-active approach, courtesy, timely response, and accuracy, with a goal of achieving total customer satisfaction.