



Accelerating Intelligent Financial Transformation

AI-Powered
Lending

Intelligent Transaction
Banking

Digital
Transformation

Nucleus Software Exports Ltd. is a publicly traded intellectual property focused company that provides lending and transaction banking solutions to global financial institutions. With 40+ years of innovation, Nucleus Software partners with 200+ banks across 50+ countries, delivering scalable fintech platforms for high-volume, complex lending environments. With deep expertise in Retail Lending, Corporate & SME finance, Islamic Finance, Captive Automotive Finance, Cash Management, Mobile & Internet Banking, Transaction Banking and more. Nucleus helps lenders accelerate credit decisions, strengthen risk management, and enhance customer experiences.



Its AI-led FinnOne Neo® enables end-to-end lending from origination to servicing to collections while FinnAxia® powers seamless transaction banking across payments, liquidity, and corporate banking operations. Nucleus Software also drives digital transformation through modernization, data & AI, cloud enablement, and seamless integrations.

Nucleus Software's Platforms manages over \$1.2 Trillion value of loans globally, processing more than \$15 Trillion value of yearly transactions, with over 26 million transactions processed each day while enabling 500,000+ users to log in daily.

Recognized by Gartner® and Forrester, Nucleus Software continues to drive innovation in lending, transaction banking, and risk governance.

Empowering financial institutions to innovate with intelligence, transform with confidence, and lead the future of banking.

Our Flagship Products



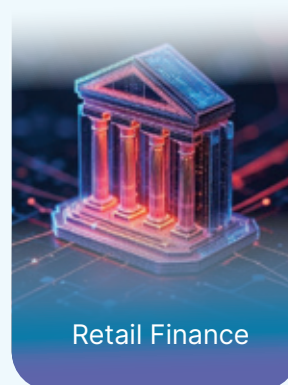
FinnOne Neo®

AI-Powered Digital Lending Platform

FinnOne Neo® empowers financial institutions to digitize and optimize the complete lending lifecycle from customer acquisition to servicing, collections, collateral management, and enterprise content management.

Designed with an AI-first, composable architecture, FinnOne Neo® enables lenders to launch products faster, improve operational efficiency, strengthen risk management, and deliver hyper-personalized customer experiences.

Purpose-built for the evolving needs of banks and financial institutions, FinnOne Neo® delivers innovative capabilities that enable faster decision-making, operational excellence, and seamless digital lending experiences.



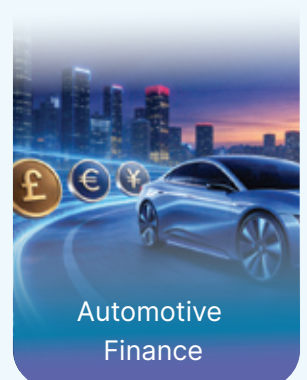
Retail Finance



Islamic Finance



Corporate & SME Finance



Automotive Finance

1. Intelligent Customer Onboarding

Accelerate customer acquisition with AI-driven onboarding, digital journeys, and intelligent decisioning that deliver faster approvals and superior customer experiences.

Supporting capabilities

- AI-powered credit decisioning
- Hyper-personalized digital journeys
- Open API ecosystem for seamless third-party integrations

3. Enterprise-Grade Security & Resilience

Ensure secure, resilient, and compliant lending operations with enterprise-grade architecture designed for scalability, governance, and business continuity.

Supporting capabilities

- Enterprise-grade security
- Cloud-ready scalable architecture
- Governance and compliance framework

2. Agile Product Innovation

Respond to changing market needs with configurable lending products, composable architecture, and support for multiple lending businesses on a single platform.

Supporting capabilities

- Low-code product configuration
- Multi-Line of Business support
- Composable and API-first architecture

4. Intelligent Automation & Operational Excellence

Optimize the entire lending lifecycle with AI-powered automation, intelligent workflows, and real-time insights that improve productivity and operational efficiency.

Supporting capabilities

- Intelligent workflow automation
- AI-assisted lending operations
- Real-time analytics and monitoring

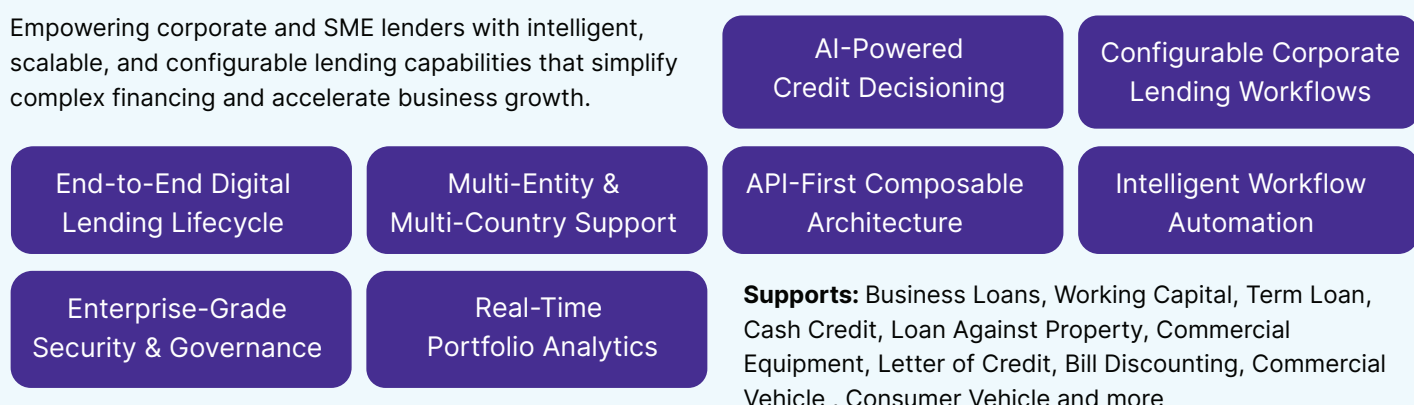
Retail Finance

Modern lending experiences powered by AI, automation and composable technology.



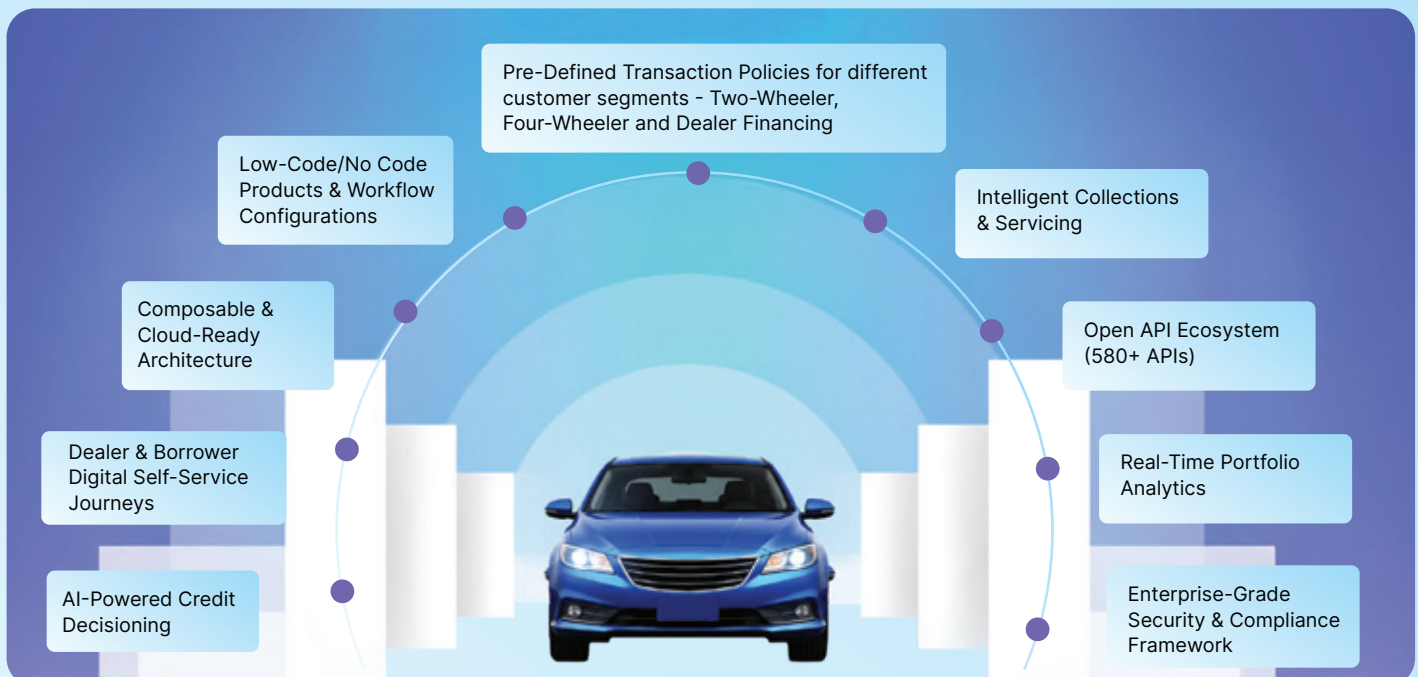
Corporate & SME Finance

Empowering corporate and SME lenders with intelligent, scalable, and configurable lending capabilities that simplify complex financing and accelerate business growth.



Automotive Finance

Accelerate digital automotive finance with intelligent automation, AI-powered decisioning, and a platform designed to connect lenders, dealers, and borrowers across the automotive ecosystem.



Supports:

Commercial Vehicle Finance, Two-wheeler Loan, Fleet Finance, Tractor Loan, Operating Lease, Finance Lease, Equipment Financing, Commercial Vehicle and more.

Islamic Finance

Enable digital Islamic financing through intelligent automation, configurable workflows, and end-to-end lending capabilities tailored to your institution's financing requirements.



Supports Multiple LOBs and Islamic Contracts

FinnOne Neo LOB	Also Known as (in different markets)
Islamic Finance - Personal Finance (IPF)	(Islamic Contracts used in different Markets) Murabaha, Tawarruq
IOMNI (Omni Finance)	Islamic Home Finance, Islamic Personal Finance, Islamic Auto Finance and Islamic Credit Card
Overdraft (Islamic Personal Finance)	Tawarruq (Commodity Murabaha), Qard Hasan (Benevolent Loan)
Islamic Finance - Auto Finance (IAF)	(Islamic Contracts used in different Markets) Murabaha, Ijarah
Islamic Finance - Home Finance (IHF)	(Islamic Contracts used in different Markets) Murabaha, Ijarah, Istisna (Forward Ijarah), Diminishing Musharakah
ICC (Islamic Credit Card)	Contracts - Murabaha, Tawarruq, Ujarah

FinnAxia®

Intelligent Transaction Banking

Our intelligent, API-first Corporate Transaction Banking platform empowers banks to modernize and grow their corporate banking business through a single, integrated solution. Combining payments, receivables, liquidity management, virtual accounts, supply chain finance, trade finance, and cash management, it enables banks to automate operations, optimize liquidity, strengthen security and compliance, and deliver seamless digital experiences. Built for the future, the platform leverages AI, real-time processing, open APIs, and global banking standards to help banks accelerate innovation, improve operational efficiency, and build lasting relationships with their corporate customers.

Core capabilities as business enablers:

Unified Corporate Banking Platform

- A single platform for payments, receivables, liquidity, treasury, supply chain financing, and digital trade.

Intelligent Payments & Collections -

Automate domestic and cross-border payments while accelerating collections with real-time processing.

Enterprise Treasury & Cash

Intelligence - 360° cash visibility across banks, entities, and currencies with intelligent liquidity optimization.

API-First & Open Connectivity -

Integrate seamlessly with core banking, ERP, fintechs, and partner ecosystems.

AI-Powered Business Insights -

Enable smarter decisions through AI-driven forecasting and anomaly detection.

Virtual Accounts & Smart

Reconciliation - Simplify receivables and automate reconciliation with real-time visibility.

Global Transaction Banking Ready -

Support multi-country, multi-currency, multilingual, and regulatory requirements.

ISO 20022 & Global Payments Ready -

Enable seamless domestic and cross-border payments with global messaging standards -

Digital Corporate Banking Experience

- Deliver self-service experience with unified access across web, mobile, and corporate banking channels.

Secure, Configurable & Future-Ready -

Adapt quickly with configurable workflows, enterprise security, compliant, and resilient transaction banking with enterprise-grade governance and regulatory controls.

Digital Services

Accelerating AI-Driven Transformation for Financial Institutions

Nucleus Software Digital Services enables financial institutions to modernize, automate, and scale through AI-powered engineering, cloud transformation, intelligent automation, and data-driven innovation. Combining deep BFSI expertise with advanced engineering capabilities, we help organizations accelerate modernization, improve operational resilience, and deliver measurable business outcomes.



Services that help drive efficiencies

AI-Powered Application

Modernization - Modernize legacy applications using GenAI-enabled engineering, cloud-ready architectures, and intelligent development practices.

AI-Driven Engineering &

Orchestration - Accelerate software delivery with AI-assisted development, orchestration, testing, and lifecycle management.

Data, Analytics & Intelligent

Automation - Unlock actionable insights through decision analytics, cognitive automation, contextual AI, and Agentic AI frameworks.

Cloud, Infrastructure & Resilience -

Build secure, scalable, and resilient digital foundations with cloud modernization, autonomous operations, and intelligent infrastructure management.

AI-Driven Testing & Quality

Engineering - Improve software quality and accelerate releases using AI-powered testing, assurance, and automation.

Digital Experience & Mobility -

Deliver intuitive customer experiences through AI-powered onboarding, mobility applications, and digital engagement platforms.

Platform Accelerators -

Accelerate transformation with industry-ready platforms including ELMS, RMS, IDMS, and NucSpark™ BFSI Agentic AI Accelerator.

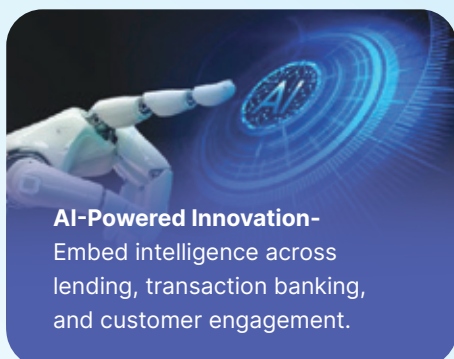
DevOps, MLOps & AI Operations -

Enable continuous delivery, AI model lifecycle management, and intelligent operations with integrated DevOps and MLOps capabilities.

Why Leading Financial Institutions Choose Nucleus Software

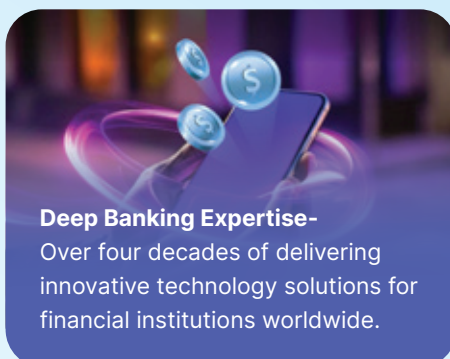
Financial institutions require technology partners who understand banking - not just software.

Nucleus Software combines deep domain expertise with AI-powered innovation to help organizations accelerate business transformation while ensuring security, scalability, and regulatory compliance.



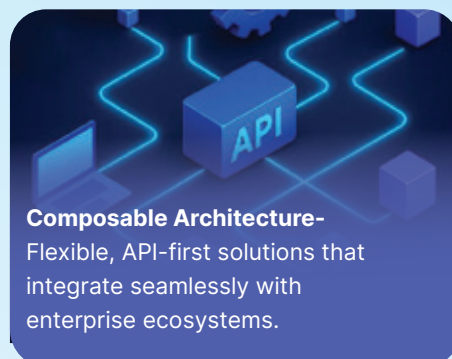
AI-Powered Innovation-

Embed intelligence across lending, transaction banking, and customer engagement.



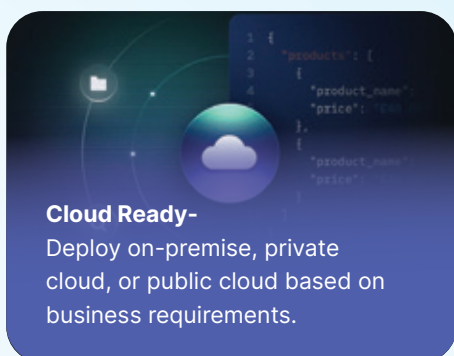
Deep Banking Expertise-

Over four decades of delivering innovative technology solutions for financial institutions worldwide.



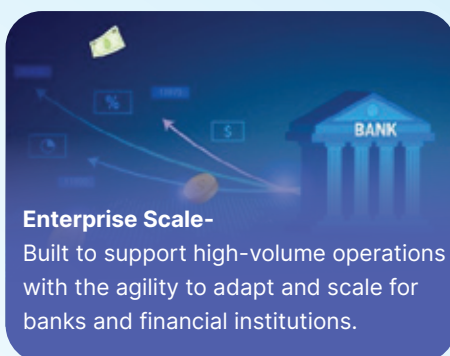
Composable Architecture-

Flexible, API-first solutions that integrate seamlessly with enterprise ecosystems.



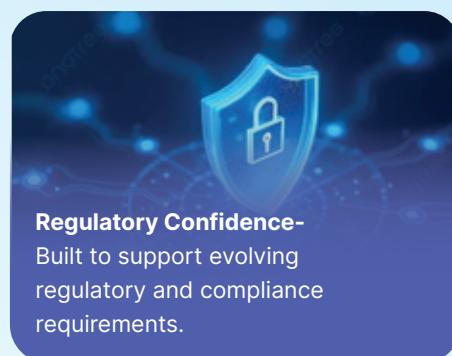
Cloud Ready-

Deploy on-premise, private cloud, or public cloud based on business requirements.



Enterprise Scale-

Built to support high-volume operations with the agility to adapt and scale for banks and financial institutions.



Regulatory Confidence-

Built to support evolving regulatory and compliance requirements.

Technology Foundation

Built for Intelligent, Secure and Scalable Banking

Nucleus Software's technology platform provides the foundation for modern financial institutions to innovate faster, integrate seamlessly, and scale confidently. Built on an API-first, cloud-ready, and composable architecture, it enables secure digital transformation while supporting AI-driven innovation across lending and transaction banking.



Composable Architecture

Modular services enabling faster innovation and continuous modernization.



AI & Intelligent Automation

Embedded intelligence for smarter decisions, automation, and enhanced customer experiences.



Enterprise Security & Governance

Robust security, compliance, and operational resilience.



API-First Integration

650+ APIs enabling seamless connectivity across banking ecosystems.



Cloud-Ready Deployment

Flexible deployment across public, private, and hybrid cloud environments.



Developer Ecosystem

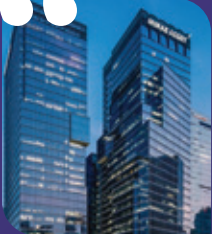
Self-service APIs, SDKs, and integration tools to accelerate digital transformation.

An unprecedented track record to building lasting partnerships



Customer Testimonials

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Mr. Goo Ho Kim

IT Director, Mirae Asset Finance Company Limited, Vietnam

Nucleus Software's FinnOne™ has been our IT backbone for lending business and we are very happy with not just the solution that it provides but also the amazing customer connect that is offered by the company, wherein most of our issues are addressed in almost real time. With FinnOne™, we have been able to launch new products faster, create an easier customer Onboarding process, reduce customer turnaround time as well as create customized business reports on customers and products.

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Ms. Diana Sitnikoski

Chief Credit Operations, Bank of Sydney

FinnOne Neo® CAS transformed our manual credit processes by delivering an end-to-end automated workflow. The solution reduced turnaround times, enhanced customer experience through greater transparency, and provided customized reporting for our teams. Nucleus Software's commitment and support throughout the implementation, particularly during the Covid period, made them a trusted technology partner.

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Mr. Venkatesh R

President & Head Operations, Technology and Human Resources & CIO, DCB Bank

We were the 1st bank in India to launch the FinnOne Neo® product, and FinnOne Neo® has met many of our customer's growing requirements, especially in the area of mortgages. During Covid times, Nucleus helped us with additional features for the moratorium and these features were incredibly helpful to cater to the much-needed requirements, as far as the regulators and other stakeholders were concerned. Nucleus has always helped us in resolving challenges such that our customer service is never impacted.

Trusted by Financial Institutions Worldwide

Delivering Innovation. Building Trust. Driving Transformation.

40+ Years | 200+ Customers | 50+ Countries

\$15 Trillion+

Value of yearly transactions managed globally

\$1.2 Trillion+

Value of loans managed globally

500,000+

Users log in daily

2700+

Lending product variants

4 Decades of BFSI Domain Expertise & Best Practices

A multi-cultural global team of 1,800+ people led by BFSI industry veterans

Public Company, Zero Debt, Strong Cash Reserves

Dedicated to BFSI, award-winning fintech solutions

Our Partners



AWS Marketplace

Nucleus Lending Products on AWS marketplace

Associations



Global Accolades

Nucleus Software Award- Winning Journey



"Best Global Fintech Pioneer – India to the World"
award at the 6th edition of the PICUP Fintech Conference & Awards 2026



"The Best Enterprise Collections Platform 2026"
at the Bharat Collections Summit & Awards 2026.



"Excellence in Digital Consumer Transformation"
award at the Finnovex Saudi Arabia 2025 summit.



"Best-in-Class Transaction Banking Platform"
for its work with Federal Bank Ltd.



Scan to know more about our products and services

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