



**NUCLEUS  
SOFTWARE**

# **Delivering Disruptive Fintech Solutions in More Than 50 Countries**

Nucleus Software was founded with a vision to making financial services access easy and enriching worldwide. Today, we power the operations of over 200 Financial Institutions across 50 countries. Our solutions facilitate more than 26 million transactions each day, managing over \$ 200 billion of loans and enabling more than 300,000 users logging in daily.





We focus on product innovation with a passion for perfection and relentless commitment to deliver world-class future-proofed fintech solutions

Our Flagship Products FinnOne NEO™ and FinnAxia™ are Powered by AI and a sophisticated API ecosystem

**FinnOne neo**™

**FinnAxia**™  
Integrated . Transaction . Banking

## FinnOne Neo™

### A Complete Digital Lending Platform

Globally acclaimed Lending Solution across Retail, Corporate & Microfinance for end-to-end digitization of the lending lifecycle from origination, servicing & collections. Equipped with sophisticated Content and Collateral Management modules for complete automation. Inbuilt Mobility and Channel Modules enable Financial Institutions to offer seamless digital lending via agent facing and end customer offerings.



10-time winner of 'World's Best Selling Lending Solution' by IBS Intelligence

### Unique Product Features that help Increase Revenue



#### GROWTH

Facilitating complex credit decisioning and streamlining capturing of data to drive growth through multiple lines of business

**Customer Acquisition** - Automation of eligibility parameters and third-party integration for qualitative and quantitative analysis

**Business Diversification** - Ease of Creation of new products within the multiple lines of business for lending

#### RELIABILITY

Providing a combination of rich domain expertise and highly robust technology to navigate deeper due diligence required to manage loans

**Robust Technology** - providing flexibility in designing customised modules to incorporate changes and growth of business

**Easy Configurability** - of services like contract term changes, disbursements, tenures and more to accommodate business uncertainties





## EFFICIENCY

Providing sophisticated solution for Digitisation and Risk Assessment thus reducing service time through faster decision making

**Faster Compliance** - with seamless integration of credit bureau services for optimizing the credit appraisal process

**Easy Risk Tracking** - Strengthens risk management capabilities of lenders using risk analysis techniques such as early warning signal detectors for NPA

## 01 | FinnOne Neo™ for Corporate Lending

Supports multi-branch, multi-product and multi-lingual implementations

### Specialized LOB experience to corporate lenders of all sizes and needs

- Bill Discounting
- Bank Guarantee
- Business Loans
- Cash Credit
- Letter of Credit
- Commercial Equipment
- Commercial Vehicle
- Loan Against Property

## 02 | FinnOne Neo™ for Retail Lending

Designed to deliver agile and efficient operations

### Specialized Product Capabilities for Retail Loans

- Buy Now Pay Later (BNPL)
- Consumer Durable Loans
- Auto Loan
- Gold Loan
- Education Loan
- Agriculture Loan
- Commercial Equipment Loan
- Farm Equipment Loan
- Mortgages
- Credit Card
- Finance Against Security
- Personal Loan
- Micro Housing Loans
- Microfinance Loans
- Leasing
- Overdrafts






# FinnAxia™

## End-to-end Integrated Transaction Banking Suite

FinnAxia manages Receivables, Payments, Liquidity, Financial Supply Chains and Corporate Trade Optimally. Achieve operational excellence by digitizing processes enabling total transparency, faster time to market, and Straight Through Processing with the corporate customer front end.



-  Create sophisticated tailored products easily and quickly with our strategic tool **'Product Workbench'**
-  Stay aligned to the **ever-rising** tide of compliance-related complexities
-  Obtain **360 degree account position** view across multiple currencies and jurisdictions

-  Reduce risk exposure through **real-time working capital management**
-  **Anytime anywhere self-service** with Internet Banking and Mobility Solutions
-  **FinnAxia Digital Compass** allows Financial Institution's to provide easy access to information from multiple back-end systems into a single customer view

## Nucleus Software Services

Our services division plays a crucial role in the digital transformation of organisations across India, South East Asia, Australia, Middle East & Europe by leveraging a broad spectrum of disruptive digital services to lower total cost of ownership (TCO) and radically improve time to market.



### Services that help drive efficiencies

#### **Data Analytics & Automation**

- Data Virtualization
- Information Services & Advanced Analytics (AI & ML)
- RPA Automation

#### **Application Modernization**

- Next-gen application development
- Application Mgmt., Rationalization, Assurance services
- Mobility Solutions

#### **Cloud Services**

- Application & Infra Rationalization
- Cloud Migration & Operations
- Cloud Native Development
- Platform & Container services

#### **Infra Services**

- Data Centre transformation
- Contact Center & IVR
- M365 & Unified Communication

# Our Technology Platform

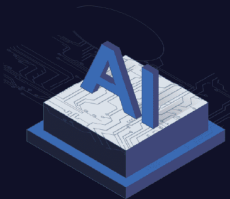


## Our Technology Stack is continuously upgraded across a Service Oriented Architecture driven by an API Center comprising of 520+ APIs

It provides for inherent resiliency, is fully scalable & has a secure architecture across Cloud and On-premise.



**API Center** - Our API management portal comprising of an incredible 520+ API's enable seamless experience for easy & quick integration through a self-service interface for consumers and developers. An open API Specification provides for language-agnostic interface.



**FarEdge** - Our Artificial Intelligence powered platform is specifically designed to help our product lines build intelligent solutions to boost productivity, improve user experience, enhance security and take informed, intelligent decisions.

## An Unprecedented Track record to Building Lasting Partnerships





# Partnering 200

## of the World's most Innovative Financial Institutions



3 Decades of BFSI Domain Expertise & Best Practices



Multi-cultural Global team of 2000 People led by BFSI Industry Veterans



Public Company, Zero Debt – Original Founder, Strong Cash Reserves



Profitable & Self-funding – Strong Revenue Business Model



Investing 20% of Revenue on R&D each year

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