Infor Banking
Future-proof your business with modern banking systems
Create banking experiences that delight customers and drive meaningful business results.
Overcoming modern complexities in banking

There's rarely been a more tumultuous era for the banking industry. A confluence of new technologies, new regulations, and new business pressures have combined to turn some of yesterday's standard banking practices into new sources of disruption—and even risk—for banks.

Many new pressures come from more savvy customers who now have access to powerful tools and endless options, literally, at their fingertips. Customers are now equipped to hold their bankers to higher standards of transparency, service, risk control, and accountability than ever before. They expect instant access to product information, reviews, and even the ability to create their own product bundles and pricing choices. And, they expect all that in an attractive, consumer-grade experience similar to what they see on their mobile phones each day.

Despite these dramatic changes in the banking landscape, banking software hasn’t seen a new, large-scale, holistic platform change in over 30 years—until now. Infor® is helping banks through this modern transformation with innovative systems. Infor Banking software is beautifully designed with the features and flexibility you need today—and tomorrow—to deliver relevant, memorable experiences for your customers and effectively manage your employees' evolving needs.
By investing significant resources into research and development, Infor provides competitive solutions that support greater operational efficiencies. All essential functionality is in one place and the system performs smoothly across all processes. Maintaining and administering the system is very easy.”

Lorie Semmel  
Community Bank System, Inc.
This is banking the way it should be

Infor Banking is a modern solution built for the cloud that supports numerous channels and touch points inside and outside your bank. These channels include your operations center, call center, product management, branches, your accounting team, human resources, websites, marketing, ATMs, your sales team, and more. The banking suite is architected and delivered in a flexible way that allows you to incrementally take advantage of modern capabilities—letting your organization choose the applications you need when you need them, and choosing whether to deploy on-premise or in the cloud. Infor Banking delivers the applications you need to address the various functions of your bank.

Enhance growth and operational excellence

You can drive growth and improve operational excellence with Infor Banking, despite new banking complexities. By seamlessly providing your customers with the most relevant offers and interactions, you can increase their loyalty and wallet share. This can have a significant impact on your organization’s demand-generated revenue.

Maximize customer happiness and value

Get a 360° view of your customers’ total relationship with Infor Banking. As you provide them a consistent messaging across all channels, your organization is seen as in-tune with customers’ needs. By being channel agnostic, you allow each customer to choose their favorite way to communicate with you for each type of interaction.

Use modern, agile technology

Our technology leverages HTML5 so users can securely access information from a wide range of browsers and devices. With flexible deployment options, you can run your business in the cloud, on-site, or a combination of both. Infor Banking makes integrating your systems and processes quick and easy.

Find and keep the best people

Implement a human capital management application that uses science, technology, and analytics to predictively link behavioral data to real business outcomes. By combining the best science-driven processes with patented technology and years of experience, you get a talent optimization solution that allows your bank to hire the best talent, put people in the right role, improve performance, keep the workforce engaged, and reduce turnover.
Design points for reinvention

**Cloud**

The advantages of cloud include not only multi-tenancy securely hosted by Amazon® Web Services (AWS) and upgrades with minimal downtime and interruption, but also the ability to access supercomputing—on demand as needed—on a massive scale that transforms data analysis and decision-making.

**Modern technology**

Open source technology like Hadoop®, Node.js, and more is what modern cloud companies are built on. Using this modern and open source technology will allow bankers to manage massive amounts of real-time data in ways that were not previously available.

**Omni-channel**

Infor allows your customers to seamlessly interact with the bank across all available channels—remembering where customers left off in their dialogue and what offers they have expressed interest in or have begun to explore.

**Unification of disparate systems**

Infor Banking helps unify disparate systems that have grown up over the last 30 years to support the evolving landscape of banking. It is not uncommon for banks to have 10 or more key systems that manage products, customer information, marketing information, pricing, and transactions, with redundant data and business logic. Unifying these into one elegant solution drives efficiency, alignment, and speed.
### Design points for reinvention continued

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<th><strong>Big Data and machine learning</strong></th>
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<td>Big Data architecture helps banks to be data rich, atomic rich, attribute intensive, and capable of scaling to petabytes in scope. Applying machine learning against this data on AWS, which functions as an enormous, elastic, on-demand supercomputer, can help drive breakthrough decision-making. Scientists at Infor Dynamic Science Labs are leading the data revolution for banking.</td>
<td>This is the dawn of the digital revolution in banking. A modern bank with omni-channel intelligence puts marketing and customers at the core, promoting collaboration among your customers and associates. Pervasive analytics, a real-time marketing engine, and a socially engaged approach allow your bank to create a digital ecosystem that keeps customers connected and engaged, and helps maximize your wallet share. Plus, these tools give today’s workforce experiences on par with the mobile, social, and application experiences they see every day in their personal lives.</td>
<td>The modern web is API-based. Infor Banking makes it easier to integrate with other solutions than legacy approaches that are batch-based and hard to implement. An API-based approach allows banks to use APIs to open up their unique capabilities and assets to business partners that want to digitally innovate on their banking platform.</td>
<td>Hook &amp; Loop™, Infor’s Manhattan-based internal creative agency, starts with user needs to create intuitive, elegant, engaging, and beautiful experiences. They replace antiquated forms-based interactions with a user experience that is mobile, touch- and gesture-based, contextual, search driven, and that employs gamification. Infor partners with banks and consulting firms as living, functional labs to design experiences customers and team members love.</td>
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Helping customers today

Infor is changing the way bankers work. We help connect team members across your organization to provide a 360° view of the customer, and an integrated product catalogue that allows you to interact with in-stream social contexts.

Infor Banking solutions are designed to support your finance, marketing, sales, core operations, product management, revenue management, human resources, and IT teams in a revolutionary new way that takes advantage of the latest consumer and business technologies: mobile, social, and cloud. We are bringing together modern solutions with over a decade of experience in working with customers around the world to change how banks run their business. We help power banks that are more informed, connected, and proactive than ever before.

With hundreds of banks using our software to make customers happy, Infor Banking is already making an impact today. And, over the next two years, we’ll continue to expand the existing platform and develop a next-generation core banking platform that will be integrated with our banking customer experience.

Connect team members across your organization to provide a 360° view of the customer.
A powerful suite of products

Our current suite of banking products is already adding value to banks around the globe. Infor Banking has the features and flexibility you need to deliver relevant, memorable experiences for your customers and your workforce.

Commercial Customer Billing

Your bank needs tools to elevate pricing, billing, and the analysis of fee-based and payments-related products and services. The Infor Complete Billing System is a market-leading enterprise pricing and billing application with a robust user experience, integrated enterprise business intelligence, and analytics. This solution is designed with your bank in mind because we understand the enterprise billing and pricing solution you choose can have a significant impact on your success.

Customer Experience Suite

Your bank can deliver personalized online experiences with tailored content, marketing messages, and offers that align with user activity and buying behavior to maximize sales. The Infor Customer Experience Suite gives you the tools to accelerate customer engagement, drive profitability, and deliver an enriched customer experience.

Financials and Supply Management

Infor CloudSuite™ Financials and Supply Management is a single application that fulfills all your budgeting, planning, and forecasting needs, allowing your bank to operationalize strategic plans and seamlessly consolidate multiple sets of books. Role-based, data driven, consumer-inspired, mobile enabled, and delivered in the cloud, it delivers end-to-end financial management capabilities.

Intraday Liquidity

Deliver regulatory compliance configured to comply with the BCBS agenda and gain the insight to manage intraday liquidity. With Infor Intraday Liquidity, you get comprehensive coverage across your bank’s entire operations, including all settlement accounts across the globe. Plus, unique liquidity usage insight allows you to net together accounts and set intraday liquidity buffers in a robust and defendable manner.
**Human Capital Management**

You need talent management and HR systems that are strong enough to meet your bank’s workforce needs today, but innovative and flexible enough to adapt as your business evolves and grows. Infor Human Capital Management software empowers organizational leaders with the critical tools and information they need to optimize the workforce and HR.

**Workforce Management**

Infor Workforce Management is a comprehensive solution that aligns labor management with corporate strategy. Integrated modules address forecasting and budgeting, scheduling, time and attendance, performance management, and compliance, streamlining processes to increase efficiency across your bank while encouraging employees to focus on activities that generate more value.

**Core Banking**

Infor Core Banking builds on Infor’s decades of experience in creating financial management systems that help banks work more efficiently, accurately, and profitably. It offers a powerful set of solutions to help you achieve the best possible results. The application’s main modules address the most important and specific banking industry requirements.

**Dynamic Enterprise Performance Management**

Infor Dynamic Enterprise Performance Management delivers business and financial performance management applications with support tools that allow you to centralize your data, build plans tailored to your business, forecast more accurately, analyze your business more effectively—and ultimately gain greater insight, so your bank can make more informed decisions.

**Talent Science**

Infor Talent Science™ is a patented, cloud-based predictive talent analytics solution that helps ensure your bank has the right people in the right positions to achieve your business objectives. By leveraging large quantities of behavioral and performance data, this software creates predictive models that let you better select, retain, and develop the right talent across the entire employee life cycle and, over time, completely transform your business.
Infor delivers modern solutions to change how banks run their business.
Infor Complete Billing System

The Infor Complete Billing System is the only solution that allows your institution to provide comprehensive, fully consolidated billing and pricing services to commercial customers of any size or complexity. You’ll gain the power to unify and analyze information across multiple accounts, geographies, currencies, tax structures, and languages, because the Infor Complete Billing System helps you offer flexible, responsive, relationship pricing, while meeting your revenue targets and keeping customers satisfied. Your sales force will also gain a powerful tool for demonstrating value to prospective customers.

Implement a powerful global solution

- Use a single solution for global operations that encompasses powerful pricing with flexibility for tiers, ranges, standard pricing, and exception pricing.
- Realize value with a next-generation enterprise application with a billing statement in every language and currency.
- Manage pricing events, deal modeling, and pricing schemas for any billing platform.
- Meet global processing needs for international billing with innovative pricing options.
- Benefit from a robust, scalable engine that can drive global billing revenue and operations.

Transform cash and treasury management

- Identify and stop revenue leakage with analytics driven by comprehensive billing and pricing data that can plug revenue leaks and increase revenue with minimal incremental cost.
- Satisfy corporate treasurers’ expectations and need for profitability insight.
- Improve satisfaction and keep customers happy with detailed knowledge and flexibility—ultimately reducing risk by maintaining more stable assets on deposit.

Respond to emerging priorities

- Meet increasing regulatory demands with out-of-the-box support for ISO 20022, AFP domestic and global service code definitions, Basel III, and global earnings credit rate programs.
- Get clear information about the profitability of any customer or account to help relationship managers make sound decisions that optimize both service and profitability.
- Improve your ability to view pricing across the relationship—provide the visibility your bank needs to make agile changes, with more insight to help ensure price consistency and avoid unnecessary lost revenue.
- Bundle services that can later be adjusted to create attractive service packages for the appropriate commercial customers.
Infor CloudSuite Financials

As a financial services entity, you want to optimize your customer pricing strategies, support global growth and expansion, take advantage of new markets, and mitigate risk, while staying compliant with an ever-changing landscape of regulations. Infor CloudSuite™ Financials & Supply Management has the leading tools you need to streamline operations, gain insights into business performance, and monitor transactions across a diverse set of systems.

**KEY CAPABILITIES**

**Change the rules for financials**
- Use a revolutionary new general ledger that can act as a data warehouse, incorporating both financial and non-financial data, as well as embedded analytics delivered by role.
- Free your accounting staff from the burden of consolidating data from disparate sources—you’ll open more time for high-value activities, such as controlling costs and improving accountability.
- Pull together work streams, data, analytics, and actions based on your role.
- Accommodate different fiscal year-ends and other reporting needs with unlimited financial calendars, in coordination with unlimited ledgers.

**Provide customer-centric experiences**
- Create stronger customer relationships through greater relevance, visibility, and communication.
- Solve problems for the growing demand among customers for seamless integration between channels, along with personalized, value-added services.
- Monetize your customer interactions by analyzing all available information to determine the optimal offer for driving incremental cross-sell revenue.

**Hire and develop top talent**
- Hire better people, then develop and retain them to drive better business performance.
- Improve your financial services scheduling tools and ensure that top performers are on the schedule during peak sales times.
- Improve employee engagement and reduce turnover with modern human capital tools.
- Bundle services that can later be adjusted to create attractive service packages for the appropriate commercial customers.
Transformation is already underway

Infor empowers you today, tomorrow, and into the future with a unique approach to innovation, technology, and design thinking.

### Amazon Web Services

The Infor cloud is built on Amazon Web Services (AWS) and offers you powerful scalability—the best available cloud infrastructure, network services, and application designs—so you get the reliability and security you need to trust your business to cloud-based software. Infor’s innovative cloud technologies are built to work hand-in-hand with the world class capabilities of AWS and give your organization the power and responsiveness you need to stay ahead in a business environment that’s more fiercely competitive than ever.

### Hook & Loop Digital

Using Infor’s industry-leading enterprise software platforms, Hook & Loop Digital builds robust digital ecosystems that empower customers with the agility and infrastructure to sustainably adapt new technologies. Leveraging the power of Big Data, APIs, large-scale digitization, networks, and the instrumented world, it works closely with partners from the consultation phase through the design and creation process to realize digital transformation.

### Hook & Loop

Hook & Loop is the internal creative agency of Infor, based at the company’s headquarters in New York City. This energetic think tank is composed of more than 80 talented creatives—writers, designers, developers, and filmmakers—driving innovation around product design and user experience across Infor’s entire suite of business applications, including banking.

### Infor Rhythm

Infor Rhythm is a cloud-based B2C engagement platform that delivers integrated, intelligent, and beautiful online experiences. It offers comprehensive capabilities in a single, integrated package, from design services and ERP integration, to optimized web design and support for omni-channel interactions.
Infor Dynamic Science Labs™ is a data-minded think tank that’s helping to make banking more powerful, more accessible, and more insightful than ever before. With its focus on predictive analytics, machine learning, and Big Data usability, it’s the perfect foundation for a forward looking banking platform.

Infor Labs is responsible for defining and developing optimal cloud-first ERP solutions and service delivery—encompassing security, automation, compatibility, scalability, industry focus, and return on investment. Working closely with development teams to define the company’s cloud standards, Infor Labs ensures applications are being built with cloud-first principles integrated into the design and development stages.
The bank of the future starts here

Infor is committed to serving the banking industry and supporting holistic transformation during a time of evolving challenges and complexity. Modern disruptions are creating new risks for banks right now—and potentially in the future. It’s not enough to merely upgrade some key applications internally, without delivering integrated value to your customers.

Infor delivers modern solutions to change how banks run their business. Infor Banking is designed to support forward thinking innovation, customer connection and engagement, and deeper commitment from your workforce. We help power banks that are more informed, connected, and proactive than ever before.

Explore Infor Banking ›
Infor builds beautiful business applications with last mile functionality and scientific insights for select industries delivered as a cloud service. With 14,000 employees and customers in more than 200 countries and territories, Infor automates critical processes for industries including healthcare, manufacturing, fashion, wholesale distribution, hospitality, retail, and public sector. Infor software helps eliminate the need for costly customization through embedded deep industry domain expertise. Headquartered in New York City, Infor is also home to one of the largest creative agencies in Manhattan, Hook & Loop, focused on delivering a user experience that is fun and engaging. Infor deploys its applications primarily on the Amazon® Web Services cloud and open source platforms. To learn more about Infor, please visit www.infor.com.