

Core Banking on Cloud: The Hybrid Cloud Imperative

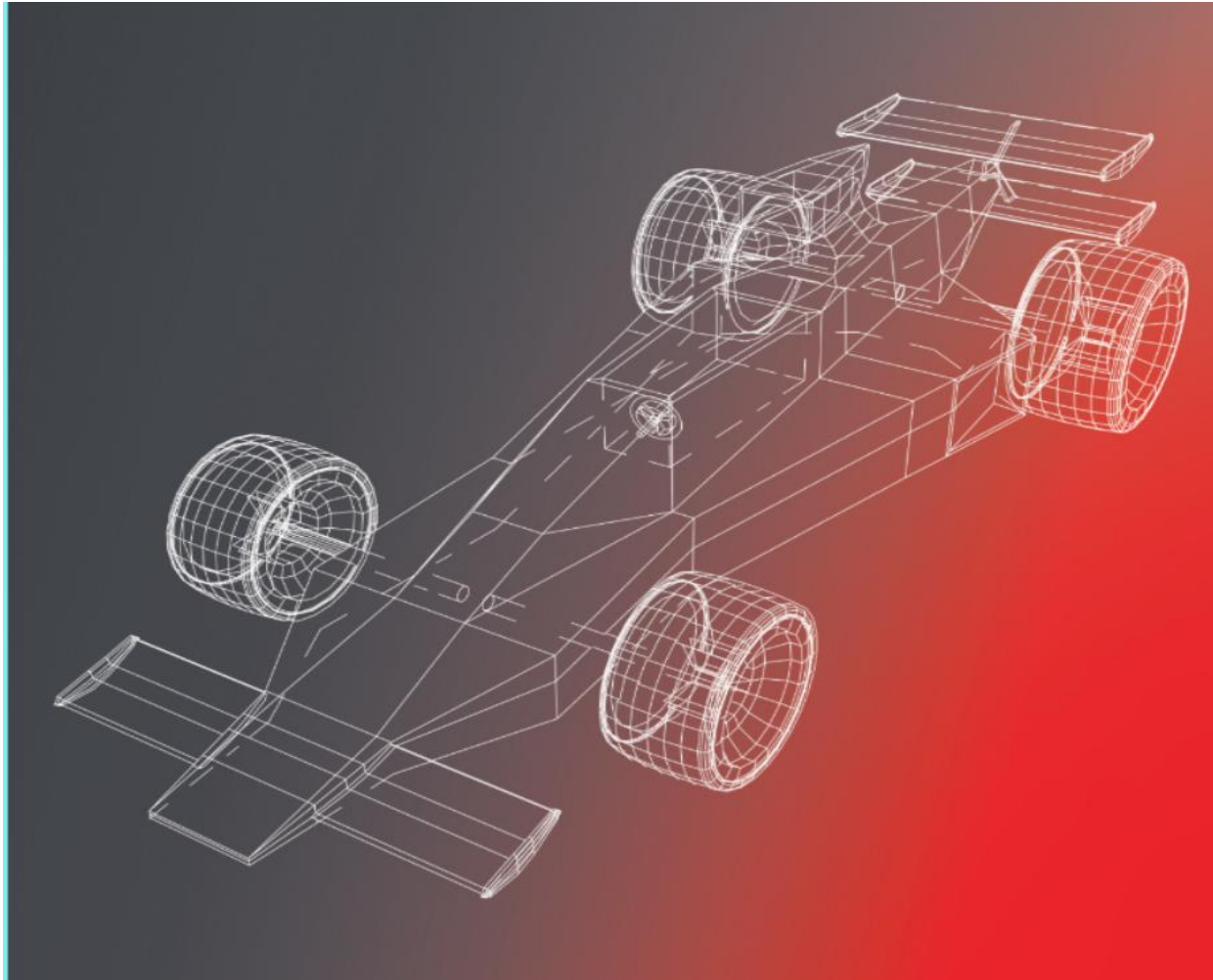
Explore how banks are balancing agility, security & scale for future-ready banking

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Core Modernization meets Cloud Adoption



Banks are at a pivotal moment. Legacy cores built on aging technologies are struggling to support the demands of digital ecosystems, real-time operations, evolving regulations, and rising customer expectations.

Modernization is no longer a choice — it's a necessity. While cloud-powered strategies drive transformation, a "one-size-fits-all" approach rarely suffices. Hybrid cloud stands apart, blending the innovation of public cloud with the control of private environments to enable secure, scalable modernization.

According to industry reports, over 90% of financial institutions are already using hybrid cloud solutions, underlining its growing dominance as the preferred model for core transformation.

This POV explores the twin engines of transformation — core and cloud — and how Finacle and IBM Power enable modernization with confidence.

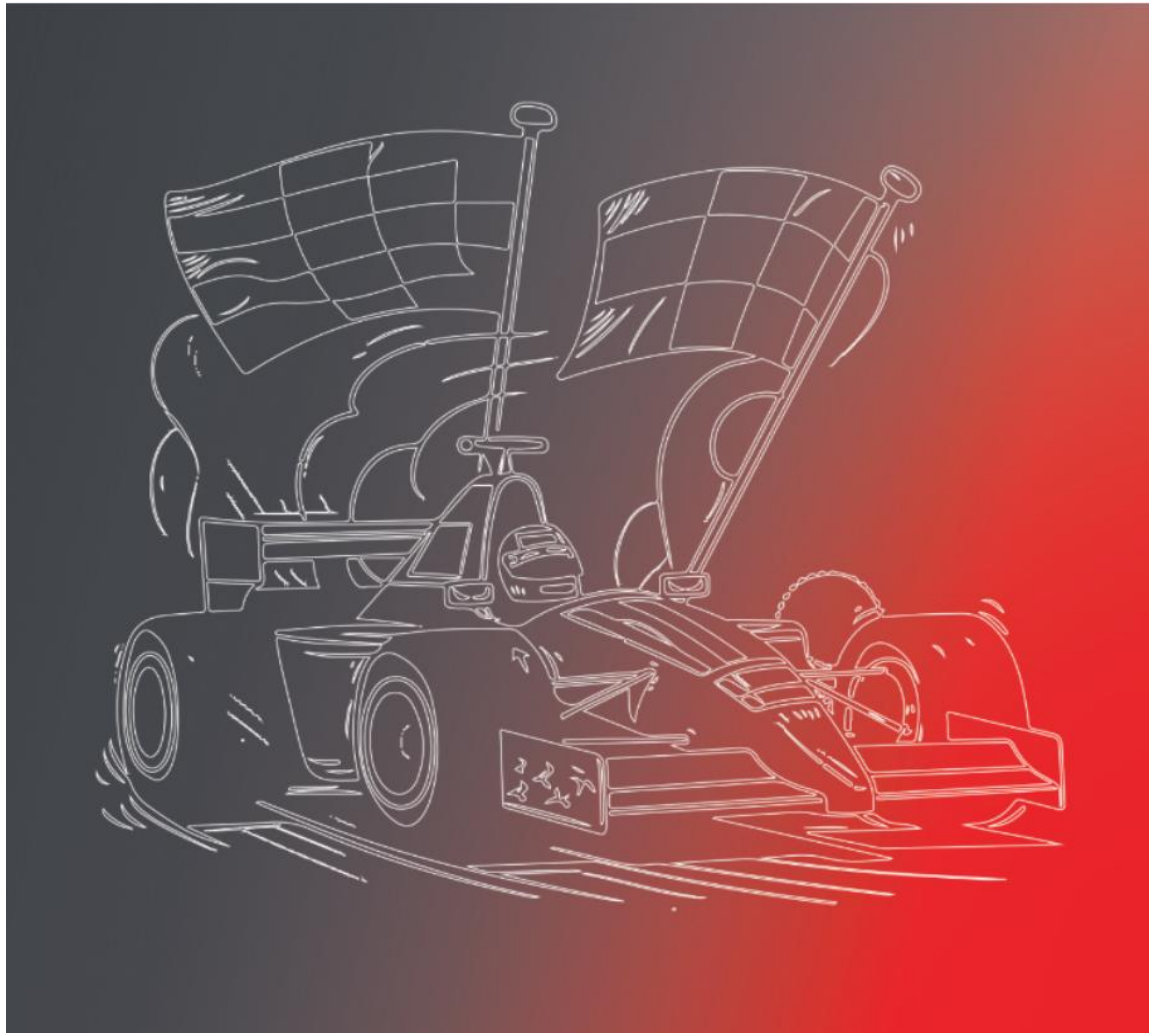
Hybrid Cloud Emerges as the Preferred Choice

Hybrid cloud is emerging as the recommended model for banks to modernize core systems - delivering compliance, scalability, and agility together. It is the strategic cornerstone of future-ready banking, empowering institutions to innovate confidently while maintaining control.

- Security + Flexibility – Protect sensitive workloads while fostering innovation across environments
- Cost Efficiency – Shift from CapEx to OpEx with intelligent workload placement and resource utilization
- Elastic Scalability – Scale seamlessly to meet dynamic business demands without compromising performance
- Innovation Speed – Accelerate product development and time-to-market for new products and services
- Compliance Assurance – Ensure data sovereignty and regulatory alignment across jurisdictions
- With hybrid cloud, banks can modernize confidently, achieving agility, compliance, and sustainable transformation.



Empower Your Bank with a Future-Ready Next-Gen Core



Finacle Core Banking, built on next-gen architecture, delivers a comprehensive, feature-rich suite to make your core truly future-ready. With real-time processing, open APIs, flexible product factories, extensive parameterization, product bundling, and reusable business components banks are enabled for faster innovation and accelerated time-to-market. Cloud-native and fully scalable, the platform provides a secure, modern, and engaging foundation, empowering banks to meet evolving customer expectations, drive sustainable growth, and confidently embrace the future of banking.

Thank you!

