

### Horizon 3 Market Leader

Driving growth and unlocking new sources of value through ecosystem transformation

# HFS Horizons

## The Best Service Providers for Commercial Banks, 2025



An end-to-end transformation partner for commercial banks, helping them modernize and monetize for the future

**HORIZON 3 –  
Market Leader**

Infosys®

**HORIZON 2 –  
Enterprise Innovator**

**HORIZON 1 – Disruptor**

Access the report at [www.hfsresearch.com](http://www.hfsresearch.com)

**Value proposition:** Infosys transforms commercial banks with its end-to-end services, delivering modernized foundational capabilities and enabling growth and monetization.

**Growth proof points:** Infosys' commercial banking practice reports YoY growth, driven by new client acquisitions and strengthened by solutions (banking API platform, Topaz AI/GenAI for trade finance, credit risk, and KYC), along with strong partnerships with the likes of Stripe, Finastra, and nCino. Expanding its BPO and consulting services, the firm offers integrated IT+BPO+consulting services and CX-focused capabilities. Key wins, including First Abu Dhabi Bank, Danske Bank, and DNB, highlight its focus on value-creating deals.

**Key differentiators:** Infosys offers end-to-end modernization and transformation solutions for commercial banks. Its Finacle suite enables core modernization with composable solutions. With more than 20 years of expertise in lending, trade finance, and payments, the firm has built lasting relationships with large, mid-tier, and regional commercial banks globally.

**Outcomes:** Infosys transformed lending for a UK bank, cutting FTEs by 50%, decision time by 15%, and application time by 60 mins. For a US mortgage firm, it implemented a platform that helped reduce operating costs by 40%.

**Customer kudos:** Clients value Infosys' domain expertise, technical skills, and program management.