



Disrupt. Transform. Lead.

An **End-to-End** Suite of Solutions for the BFSI Enterprise

The Banking, Financial Services, and Insurance industry is growing at an unprecedented rate due to a number of reasons - primarily, growth in consumerism, evolving economic and social demands, flourishing economies, and rapid technological advancements. Customer expectations have never been as nuanced and evolved as they are today; and this is only slated to grow.

As enterprises strive to stay competitive, their progress may be hampered by the these challenges:

- **Outdated legacy technologies**
- **Business risks associated with cyberattacks**
- **Evolving customer expectations**
- **Stricter data regulations like GDPR**
- **Poor data quality and management**

Partnering with an established, experienced, and innovative technology partner can help BFSI businesses match pace with consumer expectations and stay ahead of the competition by being digitally forward and future-ready with cutting edge technologies and a consumer-first approach.

The Banking and Financial Services Practice at GS Lab | GAVS



1000+
Technologists across
our BFSI projects



A Leadership team with
20+ years of banking experience



Robust relationships spanning
5+ years with leading banks



Secured and scalable
offshore setup

The Domains We Serve

■ Banking

Retail and Commercial Banking

Collateral management
Loan Process Automation (LPA)
Credit decision
Risk management
Customer/ merchant onboarding solutions
Migration

Lending

Loan Origination System (LOS)
Loan Management System (LMS)
Document Management System (DMS)
Risk management
Onboarding solutions
Loan Servicing Management

Payments and Cards

Plan management
Pricing management
Billing, invoicing, payments
Analytics
Card Lifecycle Management

■ Financial Services

Capital Markets and Wealth Management

Core banking system transformation
Infrastructure monitoring
Application management
Customer Lifecycle Management
Wealth advisory

■ Insurance

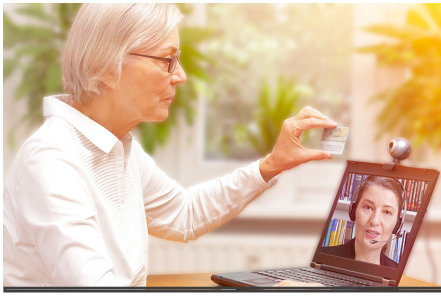
InsurTech

Insurance aggregation
Bank and insurance integrations
Agent and customer KYC workflows
Product mix and custom configuration for clients

Technology Solutions

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|--|--|---|
| Product Engineering and App Modernization | <ul style="list-style-type: none"> Product/ Application engineering Product/ Application support Product development and sustenance | <ul style="list-style-type: none"> Product/ Application modernization Quality and validation Mobile application development |
| Cloud Services | <ul style="list-style-type: none"> Assessment and advisory Cloud migration and transformation Cloud operations | <ul style="list-style-type: none"> Hybrid cloud management Cloud security Disaster recovery and backup |
| Data and Analytics Services | <ul style="list-style-type: none"> Data management Data quality and governance Advisory and support | <ul style="list-style-type: none"> Visualization and reports Artificial Intelligence/ Machine Learning (AI/ ML) Advanced analytics |
| Intelligent Automation | <ul style="list-style-type: none"> Opportunity discovery POVs and pilots | <ul style="list-style-type: none"> Implementation, support and enhancement of Intelligent IT Business Process Automation (BPA) |
| Cybersecurity Solutions | <ul style="list-style-type: none"> Governance risk and compliance Application security Vulnerability management | <ul style="list-style-type: none"> Digital identity/ trust Infra security Data privacy Business continuity management |
| AI-Led Managed Services | <ul style="list-style-type: none"> Infrastructure monitoring Service desk Greenfield implementations | <ul style="list-style-type: none"> Assessment and advisory services End-user support End-to-end infrastructure management |
| QA Automation Services | <ul style="list-style-type: none"> Appium and Selenium-driven Quality Assurance (QA) | <ul style="list-style-type: none"> CI/ CD integration Onsite-offshore models |

Industry-leading Accelerator – vKYC



The vKYC is a secure AI-enabled video on-boarding solution that enables organizations to verify their customers/ agents from the comfort of their homes. The solution comes with the following features for a truly seamless and reliable verification:

- An AI-driven face match
- OCR for e-verification
- Geo-tagging and gesture-based liveness detection check

Innovative IP-led Acceleration

We use innovation-driven accelerators to optimize our products, platforms, and solutions for industry-leading customer-centric solutions, faster time-to-market, and alignment with global regulations and compliance mandates.



This integrated platform for cloud enablement is powered by ZIF™, and is an end-to-end enabler of hybrid cloud migration, transformation, management, and orchestration.



This enables customer MDM and blockchain based customer consent management for regulatory compliance.



An automated user lifecycle management solution, this helps adhere to compliance regulations while reducing operational costs by automating the complete process.



The remote, secure Desktop-as-a-Service (VDI+) delivers a **100%** virtual dedicated desktop for all users.



An AIOps Platform for proactive and autonomous IT operations, this is driven by AI/ ML, enabling **99.99%** service availability, with **40%+** reduction in CapEx and more.

Why Us?

■ The GS Lab | GAVS Advantage

| | |
|--|---|
| Your technology partner to fast track your journey towards a Zero Incident Enterprise™ | We enable organizations to move from a reactive IT approach to a proactive stance through AI-led Managed Services. |
| Strong capabilities in the Data and Analytics space, backed by deep domain expertise | We understand the data needs in the BFSI space, and how effectively it needs to be managed, governed, and leveraged for enhancing customer experience, profitability, and revenue increase. |
| Fintech expertise to drive product transformations | We help engineer personalized digital products, services, and customer experiences through next-gen technologies. |
| Robust cybersecurity services | Powered by AI and automation, we help you move towards digital security transformation by empowering the three pillars – people, processes, and platforms. |

■ Key Partnerships

Our robust partnerships with world-class hyperscalers and technology giants:



■ Certifications and Regulatory Compliance

- PCI-DSS
- ISO
- GDPR (EU)
- Gramm-Leach-Bliley Act (GLBA)



GS Lab | GAVS is a global technology company focused on creating business impact for its 200+ customers across the USA, Europe, the Middle East, and APAC. It offers digital product engineering, AI-led managed services, and digital transformation services to customers across BFSI, healthcare, communications, and high-tech segments. With 4000+ technologists and a strong talent grooming engine, it is a trusted growth partner to its customers.

The company focuses on deep tech engineering skills, innovative win-win business models, and customer success. Its IPs, such as ZIF™, zIrrus, Rhodium, and zDesk, help accelerate technology adoption and reduce inefficiencies in operations.

For more information on how our technology solutions can enable and enhance your BFSI business offerings, contact us today at inquiry@gavstech.com or visit us at www.gavstech.com/banking-financial-services/