

Intelligent Core

A cutting-edge product designed to support financial institutions on their core modernization journey



Product Overview

How can banks overcome the limitations of legacy systems and technical debt to innovate quickly and repeatably without disrupting their businesses – or the customer experience?

EY Nexus Intelligent Core is designed to accelerate innovation and transformation by streamlining core modernization. By integrating with existing infrastructures, based on a modular architecture and cloud-native microservices, EY Nexus Intelligent Core increases speed to market and reduces risk as banks enhance core functionality. That's true whether banks are moving from a legacy core to a modern core or modernizing around existing core systems.

What banks can do with EY Nexus Intelligent Core

- ▶ Accelerate the development and launch of new offerings - think months, not years.
- ▶ Create personalized and frictionless experiences and interactions for more customers by leveraging pre-built business scenarios.
- ▶ Seamlessly connect with partners to create new holistic solutions and ecosystems, and position to win in the open banking era.
- ▶ Modernize and extend core systems to digitize processes, access new tools and share data securely.
- ▶ Take advantage of advanced analytics for improved decision support and optimized resource allocation.

EY Nexus Intelligent Core key features

- ▶ **Standards-based architecture:** provides pre-built experience and business orchestrations aligned to Banking Industry Architecture Network (BIAN) standards for data and domain services.
- ▶ **Modular architecture:** automates updates to specific layers of architecture without risking other functionalities.
- ▶ **Cloud-native microservices:** supports core-centric capability adaptors simplifying API management and enabling long-term agility.
- ▶ **Product-centered design:** defines products, services and processes through distinct parameters optimized for efficient processing.
- ▶ **Data transparency:** elevates data out of core systems into real-time AI and machine learning applications and enterprise data analytics environments.

How EY Nexus Intelligent Core works

Intelligent Core supports modern experiences from the UX down to the core system. The suite supports different levels of pre-configuration for clients based on how much they want to be turnkey. Each layer builds on the layers below it; together, they work in harmony to deliver seamless banking experiences.

Solve specific business challenges, like customer drop out during onboarding, with **turnkey customer experiences** that can be run on any core system.

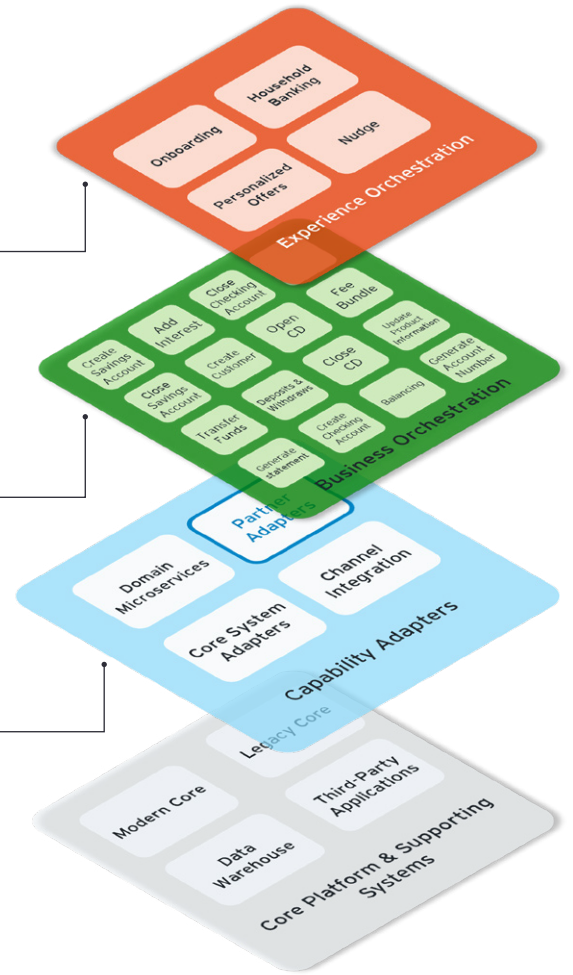
Experience orchestration
Unlock innovation and new products and experiences with blueprints. Blueprints can be run headless and used with any generation core in addition to AI / ML to enable personalization.

Simplify business scenario set up and execution with pre-built processes that have operational and risk management considerations embedded.

Business orchestration
Business scenarios are pre-built workflows of domain microservices that have operations and risk capabilities embedded in them, helping simplify and drive business orchestration across an organization. These process flows can be configured as needed.

Improve API resiliency and increase performance with an abstraction layer. Support progressive modernization journeys without impacting the user experience.

Capability adapters
Domain microservices and pre-built adapters to core systems make up an abstracted integration layer. This helps future proof against core changes, simplifies backend API strategies and supports a progressive core modernization approach using a side car pattern.



The EY Nexus for Banking advantage

EY Nexus Intelligent Core is built on the modular, cloud-based EY Nexus platform which enables rapid deployment and seamless integration with existing systems, tools and technology.

EY Nexus for Banking combines our deep financial services knowledge with an advanced, flexible platform – so you can push the boundaries of new ideas and services faster to meet your customers’ needs.

Contact us



David Deane
EY Global Nexus for Banking Leader
david.deane@ey.com



Nicholas Czop
EY Global Nexus for Banking Intelligent Core Leader
nicholas.czop@ey.com

Visit: ey.com/NexusBanking **Get info@**ey.bankingcapitalmarkets@ey.com **Follow** @EY

EY | Building a better working world

EY exists to build a better working world, helping to create long-term value for clients, people and society and build trust in the capital markets.

Enabled by data and technology, diverse EY teams in over 150 countries provide trust through assurance and help clients grow, transform and operate.

Working across assurance, consulting, law, strategy, tax and transactions, EY teams ask better questions to find new answers for the complex issues facing our world today.

EY refers to the global organization, and may refer to one or more, of the member firms of Ernst & Young Global Limited, each of which is a separate legal entity. Ernst & Young Global Limited, a UK company limited by guarantee, does not provide services to clients. Information about how EY collects and uses personal data and a description of the rights individuals have under data protection legislation are available via ey.com/privacy. EY member firms do not practice law where prohibited by local laws. For more information about our organization, please visit ey.com.

© 2024 EYGM Limited. All Rights Reserved.
BMC Agency
GA 13259361
EYG no.004867-24Gb1
ED None

This material has been prepared for general informational purposes only and is not intended to be relied upon as accounting, tax, legal or other professional advice. Please refer to your advisors for specific advice.

ey.com

Certain services and tools may be restricted for EY audit clients and their affiliates to comply with applicable independence standards. Please ask your EY contact for further information.