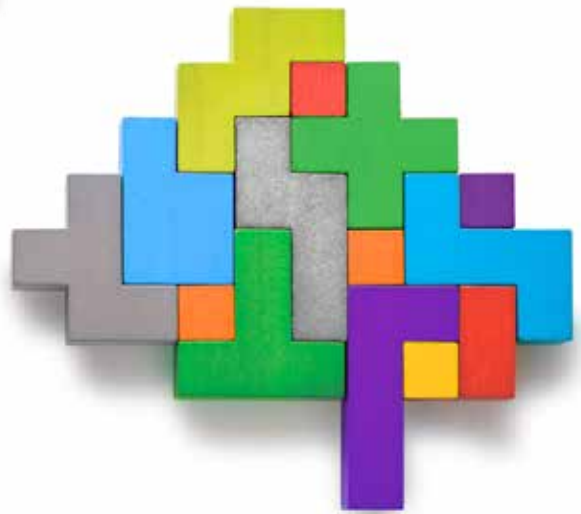


Business Applications

Building Smarter Businesses
Powered by AI



Advancing to the Next Frontier for Enterprises

We're surrounded by applications, relying upon them to simplify a variety of everyday tasks with speed and efficiency. It is difficult to imagine our world without them. Now, what if that speed, agility and efficiency could be brought to the business world through applications powered by advanced technologies like artificial intelligence (AI), designed to simplify day-to-day business processes and deliver actionable insights?

In the world of business, growth has always hinged on the ability to overcome barriers and innovate rapidly. However, competing in today's fast-paced business arena is no longer possible with archaic methods. The real-time demands of a marketplace undergoing constant transformation require a proactive approach rather than a reactive one. To achieve this, enterprises need plug-and-play capabilities powered by next-gen technologies. In other words, they need ready-made yet customizable technology solutions in the form of Business Applications built on AI.



Artificial Intelligence Delivers the Critical Edge

Exceeding customer expectations and satisfying all stakeholders requirements, demands strategic realignment of operations that cannot be achieved with fragmented data and a siloed organizational structure.

As enterprises transition away from this outdated model, there is an increased reliance on technologies such as AI to deliver a competitive advantage.

The AI of today has come a long way from the nascent technology of the '60s and '70s. Mature, reliable, and more accurate than ever before, AI technologies such as machine learning (ML), natural language processing (NLP), and deep learning (DL) are empowering enterprises to automate functions, drive efficiency, and eventually transform customer experiences and realize greater value through differentiated product and service offerings.

A recently published study commissioned by Infosys, polling 1,600 senior business decision-makers across 7 markets, found that 76% respondents believe AI is fundamental to their organization's strategy¹.

Further, AI-adopters are already realizing benefits such as automated processes and tasks (46%), enhanced savings (44%), better productivity (44%), and growth in revenues (39%)¹.

Evidently, those who fail to embrace an AI-driven growth strategy will become obsolete. It is no surprise, therefore, that the latest generation of Business Applications must be built on AI.



Lowering the Barrier to Adopting Artificial Intelligence

Without question, AI is now a key strategic growth imperative for enterprises seeking to rise above the competition.

However, successful AI adoption is complicated by challenges like the talent necessary to run them, extensive change management, time to implement, and the infrastructure required to support long-term benefits.

Recent research from the International Data Corporation (IDC) found that although 67% organisations worldwide



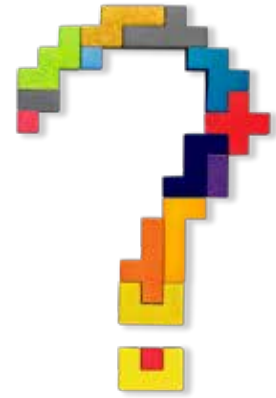
1. 'Amplifying Human Potential: Towards Purposeful Artificial Intelligence', Infosys, <https://www.infosys.com/aimaturity/Documents/amplifying-human-potential-CIO-report.pdf>

have already adopted AI or plan to do so over the next 5 years, as many as 73% in fact lack the necessary data science or AI expertise.²

Business Applications built on AI provide the perfect solution to plug this gap, offering enterprises the best of two worlds. They deliver the transformative capabilities of AI in a targeted plug-and-play format, minus the considerable investment and change management necessitated by an enterprise-wide AI deployment.

Business Applications built on AI are capable of addressing specific business problems across sourcing and procurement, demand and fulfilment, finance and accounting.

They enable seamless interaction between the enterprise and its customers, employees, and partners to maximize productivity and drive greater revenue.



Edgeverve's Business Applications: Artificial Intelligence For Every Enterprise

EdgeVerve offers a suite of Business Applications built on AI and designed to propel enterprises towards digital transformation across their core business. Built atop a foundation of Infosys Nia™, the next-gen integrated AI platform, these Applications utilize existing organizational knowledge from current processes and systems, maintaining a single-point focus and delivering out-of-the-box solutions to specific business problems. These powerful and intuitive Business Applications hit the ground running without any need to overhaul existing IT infrastructures. They not only sit atop underlying system(s), but actively harness them to extract value, eliminating the steep learning curve that could otherwise grind operations to a halt. By consolidating data across disconnected systems with multiple and complex moving parts, EdgeVerve's Business Applications bring to bear upon this data advanced AI technologies that reveal how key business metrics are impacted by fixed as well as contextual factors. This helps save time, money and effort, while unearthing actionable insights to enhance decision-making and support business innovation.

EdgeVerve's Business Applications integrate seamlessly into existing IT infrastructure landscapes to address highly specific challenges across three core pillars of business - demand and fulfilment, supply and procurement, and finance and accounting. They enable smarter supply chains, last-mile trade visibility, and more, building powerful intelligence into every business.



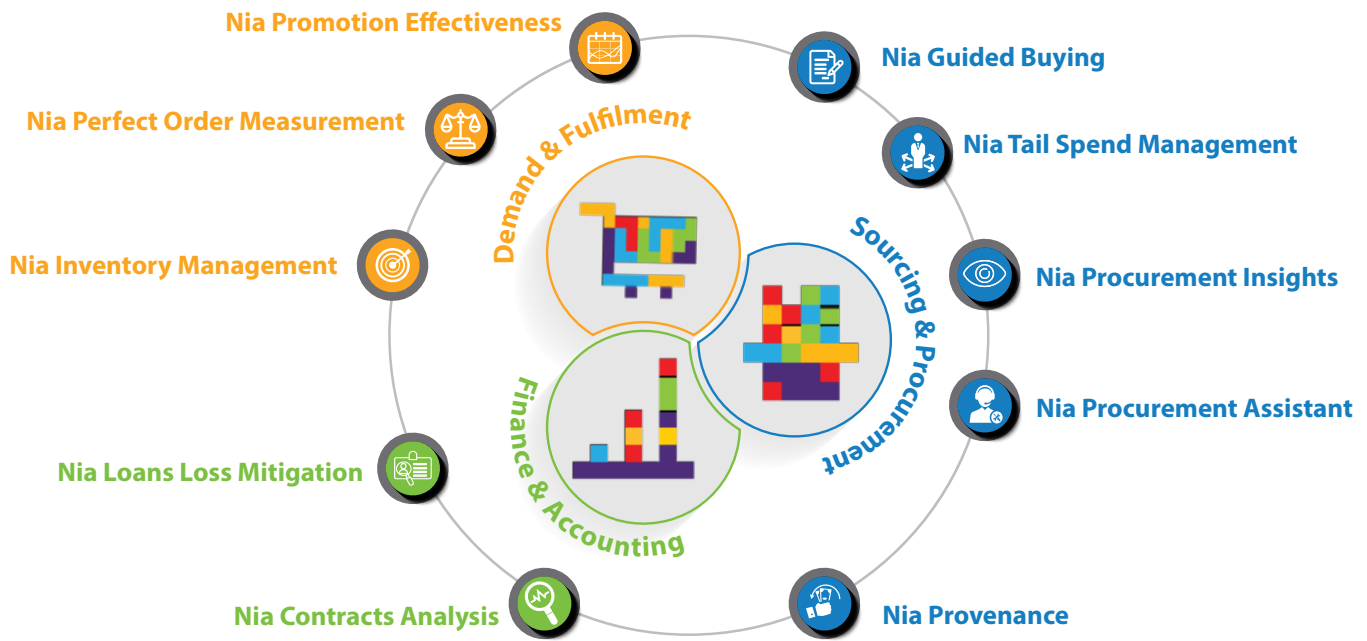


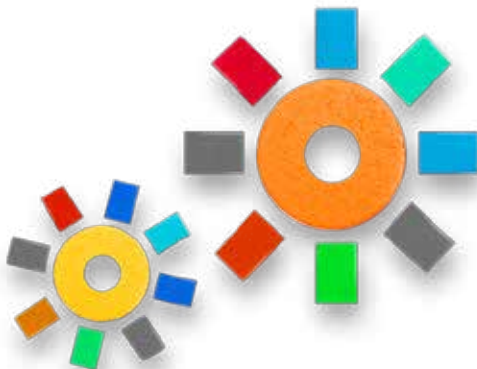
Fig 2. EdgeVerve's Business Applications deliver AI-enabled solutions across three core business verticals.

Demand and Fulfilment

Today's supply chain ecosystem is more challenging than ever before. Transfer of information between stakeholders is complex, interconnected and asynchronous. In parallel, rapid growth in online commerce, growing customer expectations, and shrinking product lifecycles are raising the stakes when it comes to demand and fulfilment. These challenges can be overcome with point solutions leveraging big data on cloud, AI, and ML technologies to speedily sift through a historical footprint of issues and root causes to deliver proactive solutions.

Nia Promotion Effectiveness

The Nia Promotion Effectiveness application built on Infosys Nia offers advanced analytics tools and reports for marketers to fully understand the effectiveness of trade promotions. It relates complex point-of-sale data with both contextual and controllable factors to deliver accurate analyses across metrics like spend ratio, volume uplift, etc.





Nia Perfect Order Measurement

The Nia Perfect Order Measurement application offers enterprises and their partners advanced analytical tools for insights into order fulfilment, encompassing all aspects of a perfect order, including timely and in-full fulfilment with correct documentation and no damages. It harnesses the AI capabilities of Infosys Nia to identify factors underlying a perfect order, with end-user 'what-if' simulations for greater predictability.

Sourcing and Procurement

Having witnessed transformation from e-procurement to self-service systems, the sourcing and procurement space has reached an inflection point. To empower buyers to meet objectives in line with new business demands, EdgeVerve's Business Applications built on AI provide customizable solutions that boost margins by streamlining and optimizing procurement processes.

Nia Guided Buying

The Nia Guided Buying application is akin to a personal assistant for online shopping, but in a B2B scenario. It sits neatly atop existing e-procurement systems, utilizing AI to assist buyers by intelligently routing product and service requests to appropriate buying channels and preferred suppliers, ensuring compliance with organizational policies while generating savings.

Nia Procurement Assistant

The Nia Procurement Assistant application offers benefits similar to the Nia Guided Buying application, supplemented by a chat or voice interface. Harnessing AI and big data, it provides contextual information, real-time analytics, and insightful recommendations to maximize stakeholder knowledge, delivering an omni-channel procurement experience, saving costs, and ensuring compliance.



Nia Procurement Insights

The Nia Procurement Insights application combines structured and unstructured data to deliver efficient predictive analyses. It identifies and addresses supply chain concerns, helping reduce risk, guiding stakeholders through supplier management analysis, and recommending cost reducing actions.

Nia Tail Spend Management

The Nia Tail Spend Management application reduces time and effort in tail spend sourcing, enabling communication between buyers, suppliers, and managed service providers. It delivers intelligent supplier recommendations for cost-effective and timely fulfilment of product and service requirements, applying NLP to automate the creation and management of purchase orders.

Nia Provenance

Traceability of assets across the supply chain is challenging with data distributed across disconnected systems. Addressing changing consumer demand, brand distrust, and low supply chain agility, the Nia Provenance application enables traceability, trust and transparency of any asset across the supply chain by harnessing the blockchain framework.



Finance and Accounting

Financial services is fraught with risks involving a high volume of complex transactions. Areas like receivables management, reconciliations, and collections have always been time- and effort-intensive activities. Yet, other areas like financial surveillance, risk and compliance, underwriting, tax planning, and wealth planning have needed a high level of expertise and real-time insights across a wide range of data.

Our Business Applications in finance and accounting help reduce delinquencies and transactional frauds in real-time.

Enterprises spending too much time and money reviewing tons of contracts for deviations can benefit from our Contracts Analysis app. These apps help companies maximize resources, decrease risk, and generate more revenue, in the trading, investing, banking, lending, and insurance verticals, without disrupting existing technology infrastructure.

Nia Loans Loss Mitigation

The businesses of lending/collections are caught between mounting delinquencies and defaults, the tedious and unrewarding collections process, distraught customers, and strict regulations. Today, lending firms and debt collection companies are both dealing with inefficient processes burdened by heavy dependency on experts and agents to make decisions, and with systems based on outdated technologies too expensive to replace. Lenders and debt collectors require insightful data to predict customer delinquency, improve recovery rates and compliance, reduce operational costs, and so on.

The Nia Loans Loss Mitigation application built on AI provides actionable insights and personalized negotiable strategies based on behavioral and financial analyses to predict customer delinquency, assist recovery agents to call the right customer, set the right tone, and gain the upper hand in negotiations.



Empowering Businesses Large and Small to Compete With Confidence

EdgeVerve's suite of Business Applications built on AI allows enterprises to take advantage of the advanced capabilities of Infosys Nia cost-effectively and conveniently to realize better data visibility and transparency across processes, enhanced predictability of business outcomes, and actionable insights to enable quick adaptation to changing business environments. These Business Applications built on AI are designed to function without disrupting underlying infrastructures, offering faster deployment, quicker time to value, and improved ROI.

As a result, enterprises of all sizes can integrate advanced business intelligence capabilities to optimize resource utilization, generate savings, boost revenues, deliver differentiated services, and compete with confidence.

To know more about EdgeVerve Business Applications visit www.edgeverve.com/business-applications or send your request to edgeverve@edgeverve.com

EdgeVerve Business Applications are built on Infosys Nia platform which is an integrated knowledge-based AI platform. Infosys Nia applies next-generation AI and machine learning to improve business and IT processes.

About EdgeVerve

EdgeVerve Systems Limited, a wholly owned subsidiary of Infosys Limited, defines, develops and licenses innovative software products and cloud hosted business platforms. We focus on driving revenue growth, cost effectiveness and profitability for global corporations and their business ecosystems across the world. Visit www.edgeverve.com to know more about our innovations in financial services, insurance, retail, CPG, life sciences, manufacturing and telecom.



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