



**NUCLEUS SOFTWARE EXPORTS LTD.**

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**SUB: PRESS RELEASE/MEDIA RELEASE**

Dear Sirs,

Please find enclosed the Press Release announcing that Nucleus Software Advances ASEAN Financial Innovation at IDC's 20th Asian Financial Services Congress & Awards 2025

This is for your information and records.

Thanking You

Yours Sincerely

**For Nucleus Software Exports Limited**

**(Poonam Bhasin)  
Company Secretary**

**Encl: as above**

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## **Nucleus Software Advances ASEAN Financial Innovation at IDC's 20th Asian Financial Services Congress & Awards 2025**

### **Showcasing AI-Powered Lending, Payments, and Digital Services for a Rapidly Transforming Southeast Asia**

**[India, Singapore July 18, 2025]**– At the 20th edition of the **IDC Asian Financial Services Congress and Awards**, held at the Sands Expo & Convention Centre in Singapore, **Nucleus Software** showcased its AI-driven digital banking solutions, reinforcing its commitment to enabling transformation across Southeast Asia's financial ecosystem. The event brought together over 120 CIOs and senior technology leaders from across the region—including Indonesia, Vietnam, Malaysia, Singapore, Thailand, and the Philippines. The Congress explored high-impact themes across **AI transformation, regional payment modernization, and CBDC readiness**—paving the way for a resilient and interoperable financial ecosystem in the region.

*"What makes IDC's Asian Financial Services Congress & Awards unique is that it is built as a community," said Dr. Ashish Kakar, Research Director, Asia/Pacific, IDC. "Our attendees become members of an exclusive, thriving network of decision-makers and change agents who will design the future of banking in ASEAN. Through roundtables and analyst-led discussions, we actively facilitate interaction across borders, industries, and ideas."*

### **Transformation in Motion: A Pragmatic Path for Heritage BFSIs**

One of the most compelling conversations at the Congress was the fireside chat titled: **"Changing the Engine While the Bus Is Running: A Pragmatic Path to Transformation for Heritage BFSIs."**

The session featured **Chandima Cooray**, Chief Information Officer, **Hatton National Bank**, and **Aabhinna Suresh Khare**, Chief Marketing Officer, **Nucleus Software**, who discussed the realities of transforming legacy financial institutions in dynamic, real-time environments.

*"The ASEAN region is unique-diverse in infrastructure, yet united in ambition. Our partnership with Nucleus allows us to remain adaptive and innovative, while continuing to build trust through secure, scalable systems,"* shared **Chandima Cooray**, speaking on Hatton National Bank's digital transformation journey.

The dialogue emphasized that for heritage BFSIs, transformation must strike a balance between **regulatory trust, operational continuity, and digital agility**-making the shift both strategic and sustainable.

Nucleus Software's presence at the Congress reflected its broader mission to enable **AI-enabled, purpose-driven transformation** for financial institutions across Southeast Asia. Through its integrated suite-**FinnOne Neo®** for lending, **FinnAxia®** for transaction banking, and **Nucleus**

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**Digital Services** for cloud-ready innovation-the company continues to enable banks accelerate digitization across both retail and corporate segments.

Whether it's supporting credit inclusion for MSMEs in rural Indonesia, enhancing cash visibility for regional corporates in Malaysia, or enabling faster digital onboarding in Vietnam, **Nucleus Software's platforms are driving measurable impact.**

### **AI as a Strategic Enabler: Future-Forward Vision from Nucleus Software**

Closing the session, **Aabhinna Suresh Khare** offered a bold outlook on the evolving role of AI in banking:

"AI is a mindset shift-reshaping how banks think, decide, and deliver. For Southeast Asia, with its young digital population and progressive regulatory landscape, AI is a game-changer in delivering speed, personalization, and proactive risk management," said Khare. "At Nucleus Software, we view AI as a strategic enabler-empowering institutions to move from reactive to predictive, from rule-based processes to intelligent, adaptive systems. Whether it's smarter underwriting, dynamic collections, or hyper-personalised engagement, AI is opening doors to possibilities that were unimaginable just a few years ago."

As Southeast Asia accelerates toward a digital-first financial future, **Nucleus Software remains committed to enabling banks to lead with intelligence, operate with agility, and grow with purpose.** The company's presence at the 20th IDC Asian Financial Services Congress reaffirms its role not just as a technology provider, but as a **trusted transformation partner**-empowering financial institutions across the region to rewire legacy systems, embrace AI responsibly, and deliver banking that is **inclusive, interoperable, and future-ready.**

### **About Nucleus Software**

Nucleus Software Exports Ltd. Is a publicly traded (BSE: 531209, NSE: NUCLEUS), software product company that provides lending and transaction banking products to global financial leaders.

Nucleus Software delivers disruptive Fintech Solutions to 200+ Banks and Financial Institutions across 50 countries supporting Retail Lending, Corporate & SME Finance, Islamic Finance, Automotive Finance, Captive Automotive Finance, Cash Management, Mobile & Internet Banking, Transaction Banking and more. Our solutions manage over \$15 trillion value of yearly transactions, with over 26 million transactions each day through our globally integrated transaction banking platform. Our lending platform manages \$1.2 trillion+ value of loans globally, while enabling 500,000+ users to log in daily.

Our Flagship Products FinnOne Neo® and FinnAxia® are backed by more than 4 decades of BFSI domain expertise and an inbuilt AI powered platform to realize the digital transformation goals of FIs worldwide.

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1. [FinnOne Neo®](#): The next-generation digital lending platform, designed to revolutionize the lending process. FinnOne Neo® is built on an advanced technology platform, empowering financial institutions to streamline their lending operations, enhance customer experiences, and drive business growth.
2. [FinnAxia®](#): An integrated global transaction banking suite, trusted by banks worldwide to optimize their transaction banking processes. With FinnAxia®, financial institutions can efficiently manage their cash management, trade finance, liquidity management, and other transaction banking activities on a single platform, thereby improving operational efficiency, visibility, and enhancing client relationships.
3. [PaySe®](#): The world's first online and offline digital payment solution, created with the vision to democratize money. This innovative payment solution offers users a seamless and convenient way to conduct digital transactions, both online and offline, facilitating financial inclusion and empowering individuals and businesses.
4. [Nucleus Software Digital Services](#): Our comprehensive suite of services is tailored to assist banks and financial institutions in their digital transformation journey and maintain an optimal technology infrastructure. Through Nucleus Software Digital Services, we offer a holistic approach to digital transformation, enabling organizations to deliver seamless customer experiences, achieve operational and cost efficiencies, and gain actionable insights to drive strategic decision-making.

These offerings collectively underline Nucleus Software's commitment to driving innovation and empowering financial institutions to thrive in an increasingly digital world.

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