

**TO ALL STOCK EXCHANGES**

**BSE LIMITED  
NATIONAL STOCK EXCHANGE OF INDIA LIMITED  
NEW YORK STOCK EXCHANGE**

Date: November 22, 2018

Dear Sir/ Madam,

**Sub: Press release**

Please find enclosed the press release titled **“RCB Digital Wallet to be powered by EdgeVerve Systems”**.

This information will also be hosted on the Company's website, at [www.infosys.com](http://www.infosys.com).

This is for your information and records.

Yours Sincerely,

For **Infosys Limited**



**A.G.S. Manikantha**  
*Company Secretary*

## RCB Digital Wallet to be powered by EdgeVerve Systems

*NFC-based digital wallet offers greater security and improved customer service*

**London, UK – November 22, 2018:** RCB Bank and [EdgeVerve Systems](#), a product subsidiary of [Infosys](#) (NYSE: INFY), today announced the bank's successful implementation of the ProximityPayEdge Digital Payments solution, to provide RCB's customers with a digital wallet for secure contactless payments.

ProximityPayEdge supports multiple card schemes and can be used for any channel that accepts NFC-based payments. This solution was chosen for its ease of use, flexibility of deployment, and its end-to-end security features.

RCB Bank is the first bank in Cyprus to offer a contactless digital wallet using tokenization, powered by the ProximityPayEdge solution. The RCB Digital Wallet is built on a highly secure Visa tokenization framework which allows customers to securely tap and pay in-store using their Android smartphone.

Through this solution, RCB Bank will be able to improve customer loyalty and increase engagement and transaction volumes. In addition, the bank will be able to get better customer insights to customize its offering and services.

### Highlights

- - Payments through the digital wallet will be more secure than plastic card transactions, as the card details are not transmitted during the payment process
- - Customers can add existing Visa cards, without the bank issuing new contactless cards.

### Quotes:

**Viktor Levytskyi, Head of Digital Banking at RCB Bank**, said, "Customers increasingly want easy, on-the-go payments without compromising on security. ProximityPayEdge has facilitated rapid roll-out of our app and provided seamless integration with our existing offerings."

**Mohit Joshi, President and Head BFSI, Infosys**, said, "We are excited to partner with RCB to launch a secure, digital payments experience for their customers. ProximityPayEdge will help to provide improved customer insight as well as boost engagement and loyalty, and customers can enjoy safer, simpler

transactions. With ProximityPayEdge and Infosys' Digital Payments expertise, we have now seamlessly integrated multiple tokenization solutions to help global banks improve customer experience securely."

#### **About RCB Bank**

RCB Bank Ltd was established on August 1st 1995, is one of the largest banks in Cyprus and among the European significant Banks, which are under the direct supervision of the European Central Bank through the SSM mechanism. The Bank operates branches in Nicosia, Limassol, Larnaca, Pafos and Luxembourg.

#### **About ProximityPayEdge:**

ProximityPayEdge is a one-click mobile payments solution. We provide an HCE based, issuer branded, NFC enabled, contactless mobile payment application that comes pre-integrated with Visa Token Service and Mastercard Digital Enablement Solution. ProximityPayEdge supports any type of card such as a credit, debit or a prepaid card as long as the issuer banking systems support these card types. The product is certified by Visa. ProximityPayEdge can be leveraged for any channel that accepts NFC based payments. An extension of the solution can also be used for other industry segments such as travel based solutions and parking fee or toll payments.

#### **Safe Harbor**

Certain statements in this press release are forward-looking statements intended to qualify for the 'safe harbor' under the Private Securities Litigation Reform Act of 1995, including statements concerning our future business opportunities and growth prospects. Such forward-looking statements involve a number of risks and uncertainties that could cause actual results to differ materially from those in such forward-looking statements. The risks and uncertainties relating to these statements include, but are not limited to, risks and uncertainties regarding fluctuations in earnings, fluctuations in foreign exchange rates, our ability to manage growth, intense competition in IT services including those factors which may affect our cost advantage, wage increases in India, our ability to attract and retain highly skilled professionals, client concentration, restrictions on immigration, industry segment concentration, our ability to manage our international operations, reduced demand for technology in our key focus areas, disruptions in telecommunication networks or system failures, our ability to successfully complete and integrate potential acquisitions, liability for damages on our service contracts, the success of the companies in which Infosys has made strategic investments, withdrawal or expiration of governmental fiscal incentives, political instability and regional conflicts, legal restrictions on raising capital or acquiring companies outside India, and unauthorized use of our intellectual property and general economic conditions affecting our industry. Additional risks that could affect our future operating results are more fully described in our United States Securities and Exchange Commission filings including our Annual Report on Form 20-F for the fiscal year ended March 31, 2018. These filings are available at [www.sec.gov](http://www.sec.gov). Infosys may, from time to time, make additional written and oral forward-looking statements, including statements contained in the company's filings with the Securities and Exchange Commission and our reports to shareholders. In addition, please note that any forward-looking statements contained herein are based on assumptions that we believe to be reasonable as of the date of this press release. The company does not undertake to update any forward-looking statements that may be made from time to time by or on behalf of the company unless it is required by law.

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