



TCS/PR/SE-66/2022-23

August 11, 2022

**National Stock Exchange of India Limited**  
**Exchange Plaza, C-1, Block G, Bandra Kurla**  
**Complex, Bandra (East)**  
**Mumbai - 400051**  
**Symbol - TCS**

**BSE Limited**  
**P. J. Towers,**  
**Dalal Street,**  
**Mumbai - 400001**  
**Scrip Code No. 532540**

Dear Sirs,

We are sending herewith copy of the Press Release titled “**Five Star Bank Partners with TCS to Drive Digital Transformation and Enhance Customer Experience**” which will be disseminated shortly.

The Press release is self-explanatory.

Thanking you,

Yours faithfully,  
For **Tata Consultancy Services Limited**

A handwritten signature in blue ink, appearing to read 'Pradeep Manohar Gaitonde', with a horizontal line underneath.

**Pradeep Manohar Gaitonde**  
**Company Secretary**

**TATA CONSULTANCY SERVICES**

**TATA Consultancy Services Limited**

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Corporate identification No. (CIN): L22210MH1995PLC084781

## Five Star Bank Partners with TCS to Drive Digital Transformation and Enhance Customer Experience

*Tata Consultancy Services' AI-Powered TCS Customer Intelligence & Insights™ Platform to Help Minimize Lending Risks and Drive Omnichannel Customer Personalization*

**NEW YORK | MUMBAI, August 11, 2022:** Tata Consultancy Services (TCS) (BSE: 532540, NSE: TCS) has partnered with Five Star Bank, a subsidiary of Financial Institutions, Inc. (NASDAQ:FISI), on its digital transformation journey, helping it determine lending risk and deliver hyper-personalized customer experiences using the TCS Customer Intelligence & Insights™ (CI&I) analytics platform.

Five Star Bank is a premier provider of consumer and commercial lending services across Central and Western New York. The bank was looking for a solution that provides contextual customer insights to help them better meet customer expectations and drive competitive differentiation.

TCS will leverage the AI-powered CI&I platform's real-time contextual engagement capabilities to help the bank gain insights to avoid attrition blind spots and drive omnichannel customer personalization.

The bank will receive critical out-of-the-box AI/ML driven insights and self-serve customer and marketing analytics use cases enabling its relationship managers to gain deep insights on individual customers through 360 analytic profiles like sentiment score, churn score, product white space, customer persona, segments, transaction profiles, and calls to action. CI&I includes a KPI-based alert framework to notify key stakeholders when customer thresholds have been reached, such as credit scores, account value, or life events.

CI&I will also enable the bank to monitor loans on a periodic basis and share predictive early warnings on loans likely to default, to take necessary steps to prevent loans from prolonged credit deterioration. Using AI-based models, it will notify the bank about customers who are likely to default or pay off their loans early.

*"The partnership with TCS Customer Intelligence & Insights will help drive deeper, more meaningful interactions with our customers and communities, further strengthen our approach to managing credit risk, and power the delivery of community banking digitally. With CI&I, Five Star Bank is bridging the human-digital divide with contextual AI-driven recommendations for next-best offers and actions,"* said **Sean Willett, EVP, Chief Administrative Officer, Five Star Bank.**

*"We are proud to partner with Five Star Bank in its ongoing transformation as they leverage insights from data to help identify new business opportunities via intelligent prospecting. We look forward to helping equip the bank's business customers and relationship managers with timely and actionable alerts and unique insights to drive growth,"* said **Amit Bajaj, President, TCS North America.**

The TCS Customer Intelligence & Insights platform is designed to help banks deliver hyper-personalized omnichannel customer experiences and risk analytics. CI&I is a single, secure, extensible analytics solution that unifies all internal and external customer data while adhering to data privacy requirements. The future-focused platform provides connected intelligence through pre-built, industry-specific customer analytics use cases that accelerate time to value. CI&I's analytics help increase loyalty, CLV, and wallet share; reduce NPAs, bad debts, and write offs; and provide an improved understanding of pre-payment risk.

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### About Tata Consultancy Services (TCS)

Tata Consultancy Services is an IT services, consulting and business solutions organization that has been

partnering with many of the world’s largest businesses in their transformation journeys for over 50 years. TCS offers a consulting-led, cognitive powered, integrated portfolio of business, technology and engineering services and solutions. This is delivered through its unique Location Independent Agile™ delivery model, recognized as a benchmark of excellence in software development.

A part of the Tata group, India's largest multinational business group, TCS has over 606,000 of the world’s best-trained consultants in 55 countries. The company generated consolidated revenues of US \$25.7 billion in the fiscal year ended March 31, 2022 and is listed on the BSE (formerly Bombay Stock Exchange) and the NSE (National Stock Exchange) in India. TCS' proactive stance on climate change and award-winning work with communities across the world have earned it a place in leading sustainability indices such as the MSCI Global Sustainability Index and the FTSE4Good Emerging Index. For more information, visit [www.tcs.com](http://www.tcs.com).

### About Five Star Bank

Five Star Bank is a \$5 billion community bank offering a wide range of consumer and commercial banking and lending services to individuals, municipalities, and businesses through a network of more than 45 locations throughout Western and Central New York and a commercial loan production office in Ellicott City (Baltimore), Maryland. Five Star Bank has a dedicated team of approximately 600 employees who are committed to giving back through a variety of non-profit organizations and neighborhood charities.

Five Star Bank offers a broad range of insurance services to personal and business clients through SDN Insurance Agency, LLC. Additionally, the Bank offers customized investment management, investment consulting, and retirement plan services to individuals, businesses, institutions, foundations and retirement plans through Courier Capital, LLC and HNP Capital, LLC. Additional Five Star Bank information is available at [five-starbank.com](http://five-starbank.com) and on Twitter, Instagram and Facebook.

Separately, through affiliate Corn Hill Innovation Labs, LLC, Five Star Bank enables fintechs and non-bank financials to offer banking products and services to their end customers, including deposit services, card issuance, compliance and operational capabilities, payments, and lending services.

Five Star Bank, SDN Insurance Agency, LLC, Courier Capital, LLC, HNP Capital, LLC and Corn Hill Innovation Labs, LLC are subsidiaries of Financial Institutions, Inc. (NASDAQ:FISI). Financial Institutions, Inc. stock is listed on the NASDAQ Global Select Market. Additional information is available at [fiwarsaw.com](http://fiwarsaw.com).

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