



(THE FUTURE OF
FINANCE IS OPEN

TECHNOLOGY & PLATFORMS

FUSIONFABRIC.CLOUD

**OPEN COLLABORATION MEANS
FASTER INNOVATION**

The Future of Banking Innovation is Collaborative

New technologies, competitors and regulations mean that to remain relevant, banks must innovate faster than ever. Today, open collaboration is essential.

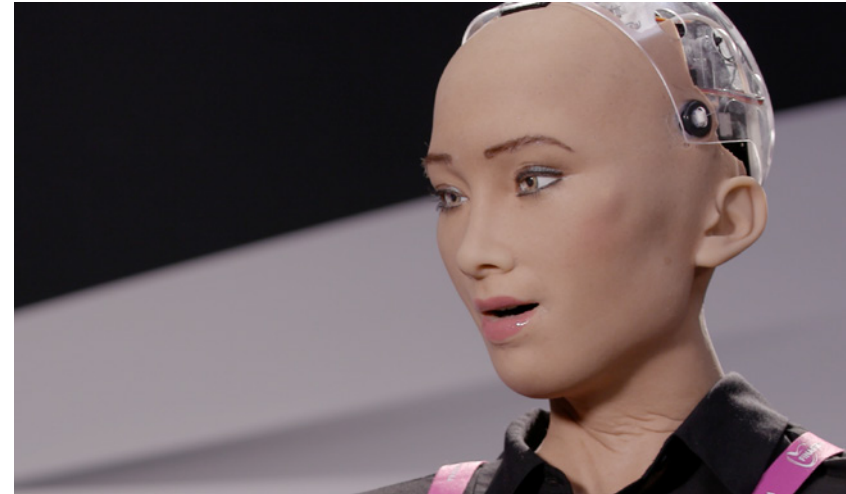
The new model for innovation

With rising cost pressures, it is increasingly difficult for banks to find the funds and resources needed to invest in innovation. Successful banks will innovate by adopting a new approach based on open collaboration between different players in the financial services ecosystem. Fintechs, banks, independent developers, students or system integrators will all benefit from the new products and services that result.

The app economy has already revolutionized consumer industries

The companies we use every day - such as Google and Facebook - are already using open APIs to create a larger ecosystem that drives innovation on top of their platform.

The same thing is happening in banking. Fast-evolving innovations such as banking microservices, AI technology and real-time capabilities are fueling open APIs that are cloud-delivered into the app economy. It's driving innovation, co-creation and new business models – and transforming banking services.



Interviewing Sophia the Robot on Platformification



91.3%

91.3% of Banks expect to partner with Fintechs in the future*



88%

88% of Banks believe the risk of lost revenue to standalone fintechs is a real threat**

* World Retail Banking Report 2017 – Capgemini & Efma

** Global FinTech Report 2017 - PWC



FusionFabric.cloud: Finastra's Platform for the API Economy

Finastra is changing the way that modern banking software is built and distributed with FusionFabric.cloud, a new platform-as-a-service solution.

⊕ Hover over image to enlarge diagram

Built on Microsoft Azure, FusionFabric.cloud opens up the FusionFabric platform that underpins Finastra's core systems.

A global ecosystem of innovation

FusionFabric.cloud is a radically different way to create, use and commercialize financial services software. Opening Finastra's core systems to third parties via REST APIs on Microsoft's Azure cloud platform creates a new global ecosystem of innovation. Innovative applications can be delivered quickly, and at low cost.

FusionFabric.cloud is made up of three core components:

1. Fusion Creator

Fusion Creator provides APIs on top of Finastra solutions, and tools for the easy building and integration of innovative apps, without having to write a line of code. APIs cover almost all banking activities: retail, corporate, payment, capital markets, investment management and enterprise risk.

2. Fusion Operate

Fusion Operate is the operating environment which enables core engines and applications built with Fusion Creator to be run and deployed via the Microsoft Azure cloud service.

3. Fusion Store

Fusion Store is the marketplace where FusionFabric.cloud applications can be bought and sold.



The Benefits of Platformification

In a world of distributed knowledge and capabilities, financial institutions will benefit by innovating and collaborating within a wider financial ecosystem.

Accelerate growth with new business models

- Banks and financial institutions benefit by collaborating with new fintech partners, opening the door to new business models and product lines
- Fintechs, academics and independent developers gain access to Finastra's core solution components so they can create new products and services, and gain exposure to Finastra's 9,000+ customers.

Innovation faster with co-innovation

- Reduce time-to-market with the ability to develop and launch new apps and products in an average of 6-8 weeks.

Optimize IT costs from CAPEX to OPEX

- Shift product development costs from a rigid capital expenditure budget to more flexible operating expenditure

Drives efficiency through open standards

- Transparent, flexible open standards facilitate broader adoption and improve information transfer and usage

Improve customer experience

- Innovative products and services differentiate your product offering and improve customer experience

 **Hover over image to enlarge diagram**

[Business Benefits of Platformification](#)

Finastra is creating a platform for open innovation in the world of financial services.

A componentized approach to innovative features

In addition to its core innovation platform and marketplace, FusionFabric.cloud also provides additional component services that can be used standalone or alongside any FusionFabric.cloud applications.

Valuation-as-a-Service

- Using Finastra's dedicated quantitative financial library, this financial modelling application enables you to quickly write, test, deploy and collaborate on your own code, to develop your own valuation library in a dedicated environment.

Reporting-as-a-Service

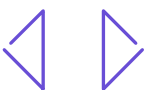
- A cloud-based online solution that provides the ability to create interactive reports quickly and easily, drawing from multiple data sources. With full storage and customization capabilities, it uses HTML5 front-end technology.

UX-as-a-Service

- This service enables superior application design and HTML5-based dashboards – without the need to write a single line of code.



Thomson Reuters discusses why it chose to be an early adopter of FusionFabric.cloud and the benefits that platformification brings to banks and financial institutions.



Award-Winning, Industry-Endorsed solution

FusionFabric.cloud partners with the world's leading fintech vendors and companies around the world, giving you a range of solutions to meet your needs and help your business innovate and expand.



FusionFabric.cloud will change the way software is written, deployed, consumed and monetized in the world of finance. It will create a new global ecosystem of innovation.”

Janet Lewis

Vice President of Worldwide Financial Services, Microsoft



The beauty of the platform is that it enables us to work on multiple projects and we'll be able to deploy the apps at low cost, as they are ready for market”

Alexandre Arnoux

Associate Director, Efficiency-MC

Award winning solutions



FSTECH 2017

FusionFabric.cloud - Cloud computing innovation of the year.



Aite Vendor Profiles for Wholesale Banking API's – November 2017 Report

1st place vendor for readiness for wholesale banking APIs.





About Finastra

Finastra unlocks the potential of people and businesses in finance, creating a platform for open innovation. Formed in 2017 by the combination of Misys and D+H, we provide the broadest portfolio of financial services software in the world today –spanning retail banking, transaction banking, lending, and treasury and capital markets. Our solutions enable customers to deploy mission critical technology on premises or in the cloud. Our scale and geographical reach means that we can serve customers effectively, regardless of their size or geographic location – from global financial institutions, to community banks and credit unions. Through our open, secure and reliable solutions, customers are empowered to accelerate growth, optimize cost, mitigate risk and continually evolve to meet the changing needs of their customers.

48 of the world's top 50 banks use Finastra technology. Please visit finastra.com

Finastra and the Finastra 'ribbon' mark are trademarks of the Finastra group companies.

© 2018 Finastra. All rights reserved.

GB 674 / 0118

Corporate Headquarters

One Kingdom Street
Paddington
London W2 6BL
United Kingdom
T +44 20 3320 5000

