

A NEW AGE OF FINANCIAL SOFTWARE IS HERE

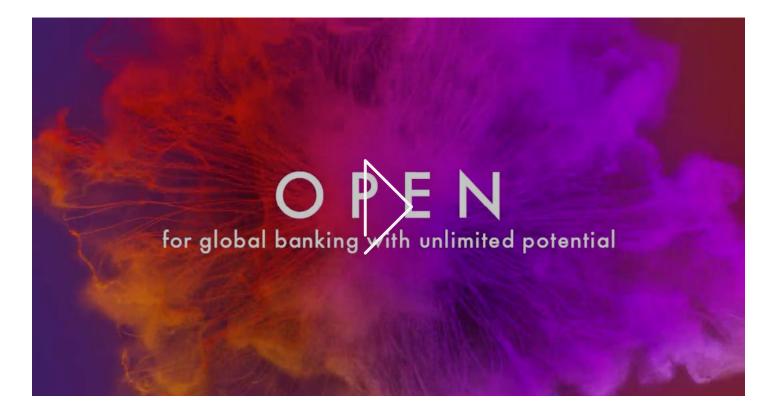
(THE FUTURE OF FINANCE IS OPEN



The Banking Dilemma

We live in an era of increasing choice and next-generation technologies – yet many banks and financial institutions are still grappling with disparate legacy systems, siloed business models, and locked IT budgets.

So how can financial institutions keep up with their customers' demands for greater value and digital-first technologies? By leveraging open platform technology, they can enjoy faster time to market, increased efficiencies, and above all deliver a better customer experience.



The Future of Finance Is Open

A once-in-a-generation transformation is currently underway in the financial services industry.

Closed legacy systems are coming to an end as banks and financial institutions seek more open and agile software solutions to accelerate growth, optimize costs, and improve customer experience. Community collaboration and industry co-innovation are becoming the norm as financial institutions look to the outside to differentiate and stay competitive.

The open banking journey has only just begun, and the financial institutions who embrace this paradigm shift will not only survive, but thrive in the world of tomorrow.

Collaboration is the new strategy for innovation.

COLLABORATE TO INNOVATE

The Future with Finastra

Finastra is a Fintech powerhouse delivering next-generation financial services solutions.

As a pioneer in SaaS and cloud, we build and deploy componentized technology on our open FusionFabric software architecture – offering the broadest and deepest range of financial software solutions on the market.

By harnessing the power of our flexible, open technology, we can free our customers from the shackles of closed, legacy systems that limit transparency, block innovation, and ignore vast amounts of data.

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Finastra unlocks the potential of people and businesses by creating an open platform for innovation in the world of financial services.⁹⁹

Nadeem Syed CEO, Finastra

Innovation Should Be an Evolution Not a Revolution

In today's fast-moving environment, a "rip and replace" of core banking infrastructures is long and costly and no longer a viable option.

FusionFabric, our open technology stack, enables banks and financial institutions to drive continuous innovation by connecting Finastra components to their existing systems via open interfaces. These components or micro-services deliver new functionality quickly, at a lower risk of implementation, and eliminate the need for complex integrations. Financial institutions simply modernize their existing software, piece by piece, without disrupting the entire infrastructure.

This makes financial institutions flexible, agile and more customer-focused – ready to respond to the latest developments in the industry at their own pace. What's more, developers in banks, Fintechs and universities can now build financial applications on FusionFabric.cloud, our proven, trusted development platform, giving our customers access to a whole new world of innovation.

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FusionFabric.cloud will change the way software is written, deployed, and consumed in the world of finance. It will create a new global ecosystem of partnerships and innovation.⁷⁷

Martin Häring

CMO, Finastra

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Our Solutions, Designed for Your Business

Finastra offers the most comprehensive suite of financial software capabilities available in the world.

Transaction Banking Solutions

Our secure financial messaging and SWIFT connectivity solutions simplify interbank communication and ease the burden of regulatory compliance. And our deep capabilities in treasury, cash management, trade, and supply chain finance allow banks to provide corporate customers with best-in-class tools for managing their financial future – delivered as a compelling end-to-end digital transaction banking experience.

Treasury and Capital Markets Solutions

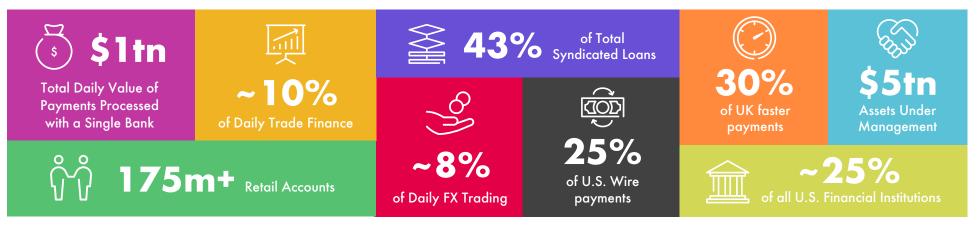
Our treasury and capital markets solutions provide flexible, simple and open cross-asset solutions for better performance in treasury, investment banking, investment management, and risk and compliance activities. Finastra leverages advanced technology to create a more coherent and flexible IT architecture for capital markets.

Retail Banking Solutions

We deliver core processing, digital channels, analytics, and lending solutions to enable a digital front-to-back transformation. Customers can enjoy fast and secure onboarding and authentication while flexible account personalization and financial planning tools help them manage and plan their finances more effectively.

Lending Solutions

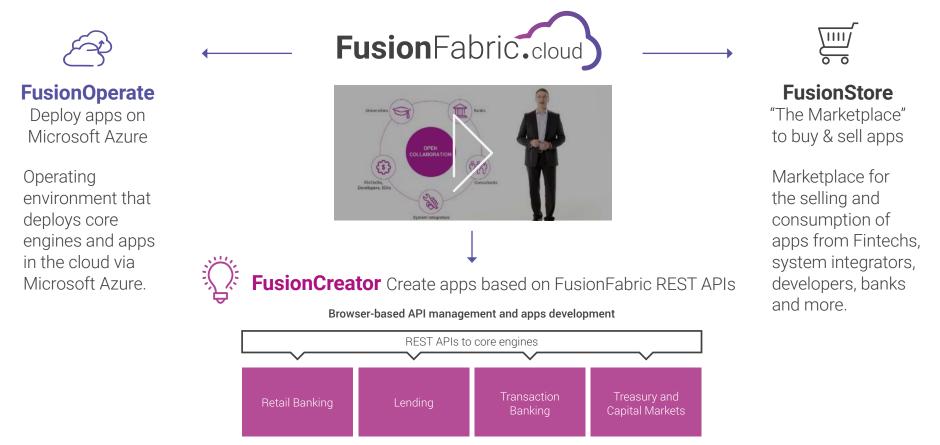
Covering every type of loan, from origination to settlement, our solutions simplify lending to help customers grow with efficient access to funding and more tailored credit solutions from bilateral loans to the most complex syndicated deals.



FusionFabric.cloud

Innovation happens everywhere, so we've opened our core software solutions to the world at large.

FusionFabric.cloud unlocks innovation by fostering open collaboration within an ecosystem of development partners. A major innovation for financial services, it opens up Finastra's core systems via the FusionFabric.cloud platform, enabling all players – banks, Fintechs, system integrators, independent developers, consultants, students – to develop, test and sell their apps.



Software development environment for the creation of new apps across retail banking, lending, transaction banking and treasury and capital markets that exploit open APIs.

The Open and Agile Platform Technology Behind FusionFabric.cloud



Open Standards

Connectivity



State-of-the-Art

User Experience



Big Data Set

Aggregations

DevOps



Super-fast in-Memory Calculations

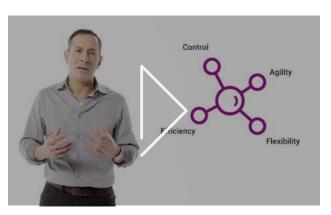


FusionFabric Connect Integration



Native Parallel Processing Support

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		-26	VI	622	

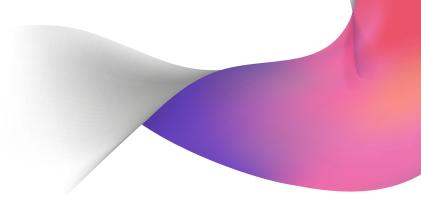


Why Choose Finastra?

Many of the world's banks and financial institutions, from the largest to the smallest, have already chosen Finastra. We are backed by 10,000 employees – 4,400 in research and development – who are dedicated to serving more than 9,000 customers across 130 countries.

With a global footprint and the broadest set of financial software solutions available on the market, we are best positioned to address today's challenges in financial services. Operating from offices in 42 countries around the world, Finastra generates revenues of \$2.1 billion and serves more than 90% of the top 500 global financial institutions.

The depth and breadth of our product portfolio underpins the FusionFabric.cloud platform and means we are the only financial technology provider able to serve all functions of all sizes of banks, credit unions and financial institutions.



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Finastra's large scale and geographic reach means that we can serve our customers better, regardless of their size or geographic location – from global banks, to community banks, credit unions and corporations."

Simon Paris Deputy CEO, Finastra

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10,000+ Employees



4,400+ Employees in R&D ññ

9,000+

Clients



\$2.1bn Annual revenue (70% recurring)

Geographic Coverage

Proven and Trusted

Finastra's geographic reach and deep domain expertise means that we are able to serve customers better, regardless of their size or location – from global banks, to community banks, and credit unions.

We deliver fully integrated solutions by working with our clients and their existing technology investments. We believe in long-lasting relationships, always putting our customers and their customers first and acting as a trusted advisor for transformation.

But don't just take our word for it.

Treasury and Capital Markets Customers



Case Study: Iccrea Steps up Trading to Meet New Regulations at Lower Cost



Iccrea drives transformation across its trading business



MünchenerHyp

Case Study: MünchenerHyp sharpens pricing and increases market agility

"

We look forward to taking full advantage of Finastra technology to run a capital markets business that is highly efficient, transparent and fully compliant."

Thomas Raab Delivery Lead, Münchener Hypothekenbank



Credit Unions and Community Banks – Retail Banking Customers



Case Study: Hawaii National Bank Combines Finastra Solutions to Provide a Seamless and Enjoyable Experience for Customers

"

When we chose Finastra as our partner, it was because we felt like we could work together and grow together."

Bryan Luke

President & Chief Operating Officer, Hawaii National Bank





Case Study: Star One Credit Union Nearly Doubles Application Volume with uOpen

"

"Finastra is outstanding at studying the market, the industry standards and really delivering what people want. They don't just check a box. They go above and beyond to make the experience great, and continually work to make their solutions better with each release."

Lynn Brubaker,

Vice President, Remote Services Star One Credit Union

Transaction Banking and Lending Customers



BNP PARIBAS

Case Study: BNP Paribas Increases Agility Through Consolidated Lending



بنك الخليج الأول FGB

Case Study: First Gulf Bank Launches First-in-market Cash and Trade Services

"

Finastra has helped us to put a future-proof foundation in place for forward-looking services. We are ready for innovation."

Manoj Menon Global Head of Transaction Services & Financial Institutions First Gulf Bank

Read the full case study



Case study: Crédit Agricole CIB Secures Competitive Lead

"

Improving services with a competitive offering is vital to our business. Working with Finastra has enabled us to continue to innovate for our customers and quickly respond to changing market conditions."

François Cron

Head of Trade Finance e-Banking, Crédit Agricole CIB

Credit Unions and Community Banks – Lending Customers



Case study: Kaw Valley State Bank & Trust Company Realizes Efficiencies, Stays Compliant and Keeps Service Levels High with Finastra

"

When you look at the integration, how the products have been able to support our growth and all the efficiency we've gained, it's clear that Finastra is the right technology partner for our bank. In other words, the results prove that we made the best choice."

Jody Price

Chief Operating Officer Kaw Valley State Bank & Trust Company Manufacturers Bank and Trust

Read the full case study



Case Study: Union Savings Bank Streamlines Its Commercial Lending Process

"

The people at Finastra have been nothing less than great. You make one phone call or you put in a case, and you get a response the same day. I don't know any other financial technology company that can deliver that level of service. We couldn't be happier."

Edward Oder

Assistant Vice President Union Savings Bank

Read the full case study



Case Study: Somerset Trust Company Increases Loan Volume Without Adding Resources Using Finastra Total Lending[™] Consumer

"

We knew that Finastra always delivers quality products and we wanted to dramatically increase our efficiencies."

Kelly Atchison

Lending Systems Administrator Somerset Trust Company

Our Customer Engagement Program – Finastra Success

Finastra is committed to ensuring customers derive the greatest value from their technology investment.

Finastra Success Program activities include return on investment (ROI) assessments and opportunities to join client advisory boards, user groups, and the peer-to-peer program. The program offers a unique chance to interact one-on-one with Finastra senior management, connect with technology professionals and industry leaders, and share innovation stories with fellow Finastra customers.

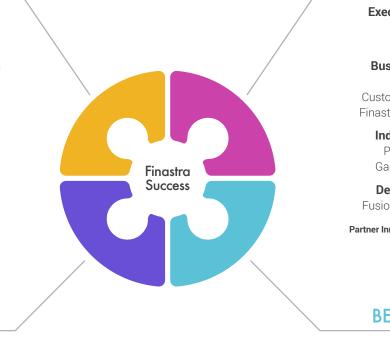


Industry Leadership

Press Opportunities* Case Study*

Business Consultancy Services

ROI Assessment* ROI Evaluation Success Governance



Systems Advisory Group Early Adopter* Development Practices* Quality First*

PRODUCTIVITY

Co-innovation Design* Engineering Collaboration*



Executive Communities CMO Roundtables CRO Circles Business Communities Finastra Universe Customer Advisory Boards

Customer Advisory Boards Finastra Business Forums*

Industry Collaboration

Peer to Peer Program* Game Changer Awards*

Developer Community Fusionone – Coming 2018

Partner Innovation & Differentiators*

BEST PRACTICE

Support Communities

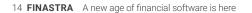
Customer Portal* User Connect Events* Product Update Calls*

Fusion Advance Deployment & Upgrade Accelerators Training Academy*

Partner Implementation Consultancy*

* applicable to Community Markets

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Move Forward with Finastra

When everything is open, everybody wins. Join us on an open banking journey.

Discover more at finastra.com



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**

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