

FUSIONBANKING EQUATION

Step Ahead to Simplified, Enhanced and Innovative Core Banking with Fusion Advance



The upgrade was extremely smooth and considered a huge success. CIB, Intesa Hungary now has the necessary foundation to become a #1 digital player—maybe even beyond Hungary.”

Tamas Akos

Chief Retail Banking Officer,
CIB Bank, Intesa Hungary

Fusion Advance enables the easy and rapid upgrade to FusionBanking Equation with minimal disruption. This is achieved via an accelerated delivery model, powered by Finastra Global Services and our partner ecosystem, significantly reducing project risk and your dependency on internal IT teams.

With Fusion Advance you are guaranteed a predictable upgrade journey in terms of project time and cost. It delivers the fastest route to benefiting from the latest product capabilities and innovations to meet your digital transformation goals.

Realize the Benefits

Through the new and innovative Fusion Advance service, your bank will be able to take advantage of many benefits including:

- Improved operational efficiency through increased automation and less manual intervention to drive growth and reduce costs
- Enhanced ability to adhere and adapt to evolving regulatory compliance requirements with out-of-the box support for PSD2 and SWIFT
- Digitalization enablement to innovate and develop new business opportunities

Simplify

In leveraging the enhanced functionality in FusionBanking Equation, your bank will be able to standardize processes, remove customizations and workarounds. For example, the withdrawal of previous data field restrictions delivers operational improvements and the ability to reallocate resources, helping you drive new expansion projects to foster continuous business growth.

Upgrading to FusionBanking Equation 4.3 significantly lowers your total cost of ownership by moving off technical support and eliminating component costs of your existing technology stack. Customers who have upgraded to FusionBanking Equation 4.3 have been able to optimize their operations by archiving obsolete data, increasing storage and improving system performance to achieve:

- 60% reduction in time to configure and integrate new products
- 50% efficiency improvement for key processes

Upgrade to a Better Future



Simplify



Enhance



Innovate

Step Ahead to FusionBanking Equation
with Fusion Advance

Enhance

The overall user experience in FusionBanking Equation 4.3 has been improved with a modern and intuitive interface that improves productivity through easy to use, ergonomic views.

Fast adherence to regulations and standards such as KYC, IFRS9, SWIFT 2018/19 message changes, PSD2 and BASEL II/III is vital and by upgrading your bank will position itself to meet new requirements in a scalable and cost-effective way. Also, by opting to select the pre-integrated compliance and risk management approach through FusionRisk, you will be able to respond quickly to evolving regulations. The resultant comprehensive top down and enterprise-wide view of risk means you can meet short-term regulatory demands coupled with a sustainable long-term compliance and risk strategy.

Innovate

FusionBanking Equation 4.3 opens up extensive new possibilities for exciting and meaningful innovation, to help you respond to the challenges and opportunities of digitalization and the rise of Fintech.


In FusionBanking Equation 4.3 we have developed additional workflows and APIs, enabling the speed of response and efficiency that customers demand

for modern, open and agile digital channels. We also provide a pre-integrated Digital Channel solution that delivers a frictionless digital customer experience, enabling growth through digital sales.

With the latest FusionBanking Equation release, your bank is positioned to take advantage of our pre-integrated in-memory analytics capabilities. Obtaining a true 360-degree real-time view of all business lines enables informed decision-making. It helps improve customer service by enabling the right product to be delivered at the right time through the right channel, boosting customer loyalty and consequently, share of wallet. You will also gain the capability to create new data visualizations on demand.

Platform as a Service

Our Platform as a Service (PaaS), FusionFabric.cloud has several early adopters now developing and making available value-add apps for Finastra solutions. Fintechs, consultants, banks and academics are using our open technology platform to create and deploy innovative apps that will be available to you in the Fusion Store portal. Upgrading to the latest version of FusionBanking Equation will enable your bank to accelerate innovation and meet business needs quickly.



Prepare for the future with minimal disruption with a predictable, cost optimized and low-risk upgrade that leverages your existing investment and improves performance, scalability and stability.

The Fusion Advance upgrade process achieves this through a resilient project methodology that ensures:

- **Quality:** our robust upgrade process is executed by an experienced team with the right level of expertise to meet your expectations
- **Speed:** it brings fast delivery of the upgrade through the use of industry-proven methods and a high level of automation to enable you to meet business deadlines
- **Optimization:** our consultative approach to upgrade projects ensures you extract maximum value from the process and benefit from industry best practices developed over many years, across hundreds of implementations
- **Lowered dependency:** system anomalies and other project roadblocks are picked up earlier in the process by the Fusion Advance upgrade toolkit, ensuring a more resilient delivery in User Acceptance Testing ('UAT') before going live

Phased Upgrade Approach

Transforming systems can be a highly complicated and stressful experience. That's why we have developed a three stage approach to minimize risk and ensure a successful delivery:

- **Stage 1:** Consultation—the Finastra Systems Advisory Group (SAG) consultancy service ensures you maximize your investment in our solution. The SAG team has a proven track record in identifying areas where functionality can be optimized, making recommendations for process or functional improvements, and advising alternatives to “perceived” system restrictions. The output from all engagements is a report that aims to enhance user interaction with our solutions. This service is at its most valuable when optimizing the upgrade process, making sure you benefit from best practices gained from conducting similar projects across our client base.

\$90bn

of banking profits globally will be at risk by 2020 due to digital disruption

Source: McKinsey Global Banking Annual Review 2016

Move Forward with Fusion Advance

- **Stage 2:** Execution—through the Fusion Advance Upgrade Factory we will deliver a set of tools to help you achieve a 'like for like' upgrade to the latest version with minimal risk. This extends to data reconciliation, replication of existing interfaces to other systems and global delivery in UAT. Our toolkit also includes test automation capabilities and as part of the upgrade process we will work with you to design, implement and build resilient testing supported by the openness of the latest release of FusionBanking Equation.
- **Stage 3:** Go live—once you have received the new version in UAT, we will work with you to ensure the solution is fit for purpose and is ready to go live in production. In conjunction, we will also deliver a comprehensive training program to ensure all end users and IT staff are fully enabled to effectively manage the new version.

The Fusion Advance Advantage

With Fusion Advance we ensure you can quickly benefit from your investment in FusionBanking Equation through open innovation, an improved user experience, our latest regulatory solutions and better operational support capabilities.

Whatever you're looking to achieve, we have a delivery model and commercial proposition to support the evolution of your business model and help you meet your management and revenue KPIs.

We've Done this Before

Finastra Global Services and our extensive partner ecosystem have already successfully upgraded a significant number of our core banking customers to FusionBanking Equation 4.3. These customers are already starting to see the benefits of the new solution in their day-to-day operations.

The Value of Fusion

Described below are some of the tangible benefits experienced by our customers following their upgrade project to FusionBanking Equation 4.3:

Revenue Growth

Customers were able to increase the number of products offered to their clients by up to 20% following the E4.3 upgrade, enabling them to attract new clients, and cross-sell to existing clients

Efficiency Improvements

FusionBanking Equation 4.3 has enabled customers to achieve:

- Up to 30% reduction in the time to complete the end-of-day process
- Up to 40% reduction in the start-up time of branches

Risk Reduction

As a result of the upgrade, operational risk has consistently been minimized and deemed acceptable by internal audit teams

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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