FINASTRA

Next-Generation Online Banking — Smart Features to Build Customer Relationships and Revenues

> " With Fusion Digital Channels' Online Banking, customers became more active on the online platform - it has become our most important sales channel. "

Marius Flore
E-Delivery Channels Manager at Banca Transilvania

Fusion Digital Channels' Online Banking is designed for a world where digital has become the primary channel for transactions

Today's banks understand that service design starts from digital. They have to compete not only with other banks but also with the rising expectations of customers. Those xpectations have been set by Apple, Facebook and Google. Banking is no longer where you go – it's something you do. As online banking services have become commoditized, banks face a number of challenges:

Customer Onboarding
User engagement should not focus only on existing customers, but also provide a quick and convenient omni-channel onboarding process for new customers.

Brand Differentiation
Banks need to differentiate their brands to improve recognition and drive customer loyalty. Yet, customizing a product often result in long time-to-market periods, a loss of upgradeability and getting into a vendor-lock.

Customer Understanding
With fewer and fewer personal interactions occurring in branch, banks must find new ways to identify their customers' financial needs.

Product Marketing
Customers run through many screens to manage their finances online. Since banner blindness is common, banks need to find innovative and personalized ways to display their offerings.

Effective Sales
Once a customer has identified their product need, banks must have a convenient way for them to pass through the application process. Fusion Digital Channels offers is an innovative online banking solution that addresses these challenges and meets the demands of this rapidly developing and demanding segment.

Online Banking can be easily integrated into any core banking system and reduces complexity from customization projects by providing access to its Digital Development Kit, enabling banks to rapidly add new modules and develop propositions.

THE FUTURE OF FINANCE IS OPEN

Online Banking Maximizes Market Reach and Opportunities, Whilst Reducing Costs by Taking Transactions Out of the Branch

"

With unblu's Collaboration solution you leverage every online opportunity to sell, advise, reward and retain customers - utilizing Co Browsing, Chat and Video in Finastra's banking infrastructure improves trust and loyalty by creating a compelling customer experience. "

Paul Swaddle
OEM and Alliances Director at unblu

Intuitive User Interfaces
Designed from extensive usability research, improve your customers' experience and increase customer satisfaction levels and time spent onsite.

An Effective Sales Engine
Generate new revenue streams, through a range of targeted marketing assets, delivered through the FusionBanking Digital Sales module.

Capitalize on New Market Opportunities
Rapidly add new modules to your customer proposition as opportunities arise. The extensible nature of Online Banking provides a strong platform for a bank to develop its proposition incrementally.

Easily Customizable
The Digital Platform is built on open Java standards. With its Digital Development Kit, Online Banking provides a strong toolkit for a bank or a local partner to modify or add new functions, reducing development time and effort.

Onboarding and Product Application Framework
Our omni-channel technology framework allows easy delivery and customization of customer onboarding and manage your own online banking channel. Through the Administration Console, you can configure the system yourself, manage your translations, customers and employees – or communicate with your customers through internal messaging.

Security Ensured
Our extendable multi-level authentication module ensures secure access to financial data while the integrated Mobile Token helps to find the right balance with usability.

Ease of Use
The unique design features a personalized widget-based dashboard. Transaction history allows dynamic, fast and sophisticated filtering of transactions, with easy search and rich visualization, such as calendar or tree-map view.

Flexible Rights Management
Flexible access allows the definition of new roles, groups, rights and even signature rules to ensure maximum ease of use.

Differentiate Your Segments
Pick the right communication for your segments. Configure different skin themes, dashboards, management options and even language variants for different clients.

Co-Browsing
Co-browsing is an optional package that allows organizations to interact with visitors to their websites in real time, guiding customers through their digital journey to a successful completion.
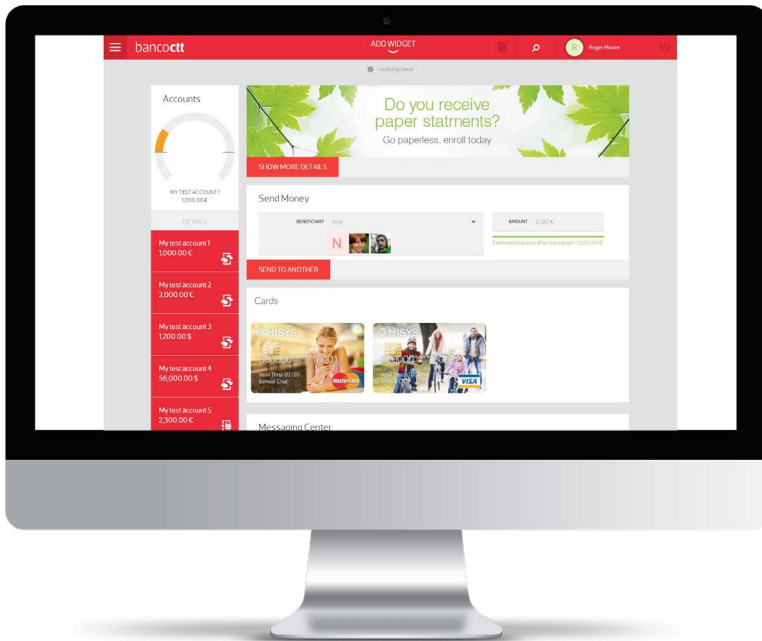
Online interface from Banco CTT, a Fusion Digital Channels customer

At Finastra, we work hard to make customers' lives simpler. In addition to intuitive user interfaces, a wide range of out-of-the-box features, a comprehensive Administration Interface designed for banking processes, segment-based UI themes and configurations, and seamless integration with Personal Financial Management are key capabilities that differentiate our service. With a variety of advertising assets, like banners, banks can reach customers and position their products more effectively. An extension module for managing sales and marketing campaigns throughout digital channels with targeted sales offers generates more effective cross-selling opportunities.

Technology
Fusion Digital Channels' Online Banking is a Java-based solution that uses mainstream Open Source technologies. It is highly modular, with full Service Oriented Architecture. Customization is supported through configuration and the Digital

Development Kit allows own custom developments and ensures upgradeability. The solution uses HTML and CSS-based responsive web design.

Integration and Installation
Online Banking is a browser-based, installation-free solution. Its open API allows you to introduce cross-platform, as well as platform-specific content. The solution works smoothly both on desktop and tablet devices.
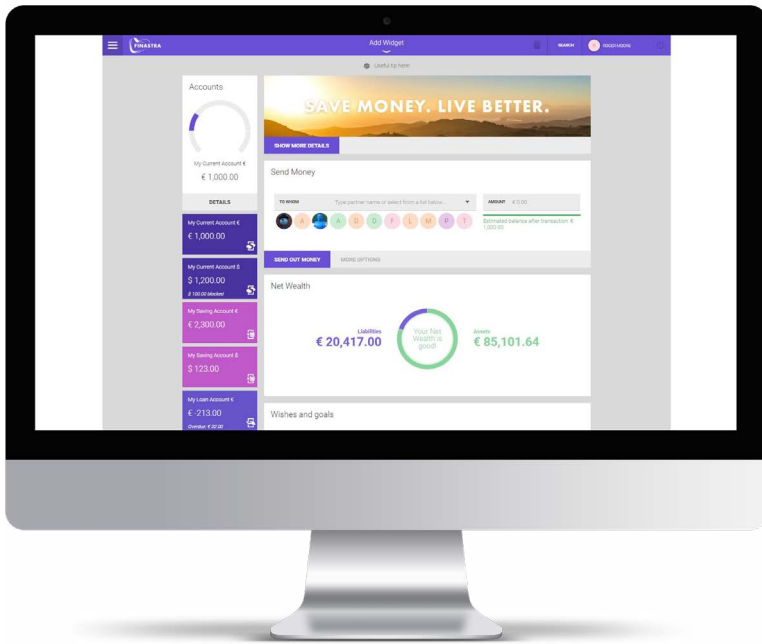
Online Banking provides a wide set of features, but it can also be extended with additional modules such as the Personal Financial Management, Digital Sales, Co-browsing and Investments. Integration into Finastra core banking systems or any third-party core system is also possible and easy.

Next-Generation User Interface
Finastra believes banks can communicate more powerfully through images. From Transaction History, through the whole spectrum of the customer's journey, this approach delivers a significantly better customer experience. We provide an opportunity to define different themes and various settings of the user interface for each segment.

Online Banking has a widget-based dashboard with extensive personalization options. Widgets are the simplified representation of functions, in order to provide a quicker experience for the most frequently used functions. The bank can define the default set of widgets and users can personalize them to their specific needs: add, remove and re-order widgets. Online Banking's intuitive, segment-based user interface and themes are based on extensive usability research.

A Pioneer in Digital Banking, Ferratum put Technology at the Heart of its Business, Eliminating the Need for Physical Branches

> " Fusion Essence enables fast processing whilst helping us offer customers a seamless user experience. "

Caj Sjöman
Head of Mobile Banking, Ferratum

Online Bank Interface

Our award-winning Innovation Labs work on disruptive ideas to bring more useful features into everyday banking life. They have a laser focus on user experience.

Ferratum selected Finastra's Fusion Essence and Fusion Digital Channels as its core banking system and the foundation for its innovative omni-channel banking products and services. To deliver an exceptional customer experience across its mobile and online channels, the bank wanted to make it as quick, easy and convenient as possible for customers to access the services they need.

Ferratum focuses on delivering the best possible digital banking experience. That means providing quick, easy, round-the-clock access to services. They know from customer feedback that speed of delivery is crucial - customers don't want to have to wait several days for transactions to go through or loan applications to be approved, they want it all done in real time.

As digital technology continues to change the face of the banking industry, Ferratum recognizes the importance of continuous innovation. Caj Sjöman explains: "Innovation is a huge part of Ferratum's success. To stay at the forefront of digital banking, we need to keep extending and improving our digital banking offering to meet our customers' evolving demands."

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. 90 of the world's top 100 banks use Finastra technology. Please visit **finastra.com**

Corporate Headquarters
4 Kingdom Street
Paddington
London W2 6BD
United Kingdom
T: +44 20 3320 5000

FINASTRA

GL 503 / 0119