



COMMUNITY BANKS & CREDIT UNIONS

WE HAVE YOU COVERED



(THE FUTURE OF
FINANCE IS OPEN



A History of Technology, a Future of Innovation

With North American headquarters based in Lake Mary, Florida, Finastra has a solid and deep presence in community markets.

Finastra clients in the region benefit from dedicated employees located across the country to provide community banks and credit unions with innovative, proven financial software solutions. The region's 4,200+ clients can be found far and wide, from Key West, Florida to Hobbs, New Mexico; Willards, Maryland to Honolulu, Hawaii; Fremont, Ohio to Fort Collins, Colorado; and everywhere in between.



Results Matter

**We make community banks
and credit unions successful.**

Our clients achieve results that prove
how our solutions have made measurable
impacts on their business.

⊕ **Hover over icons for
more information**





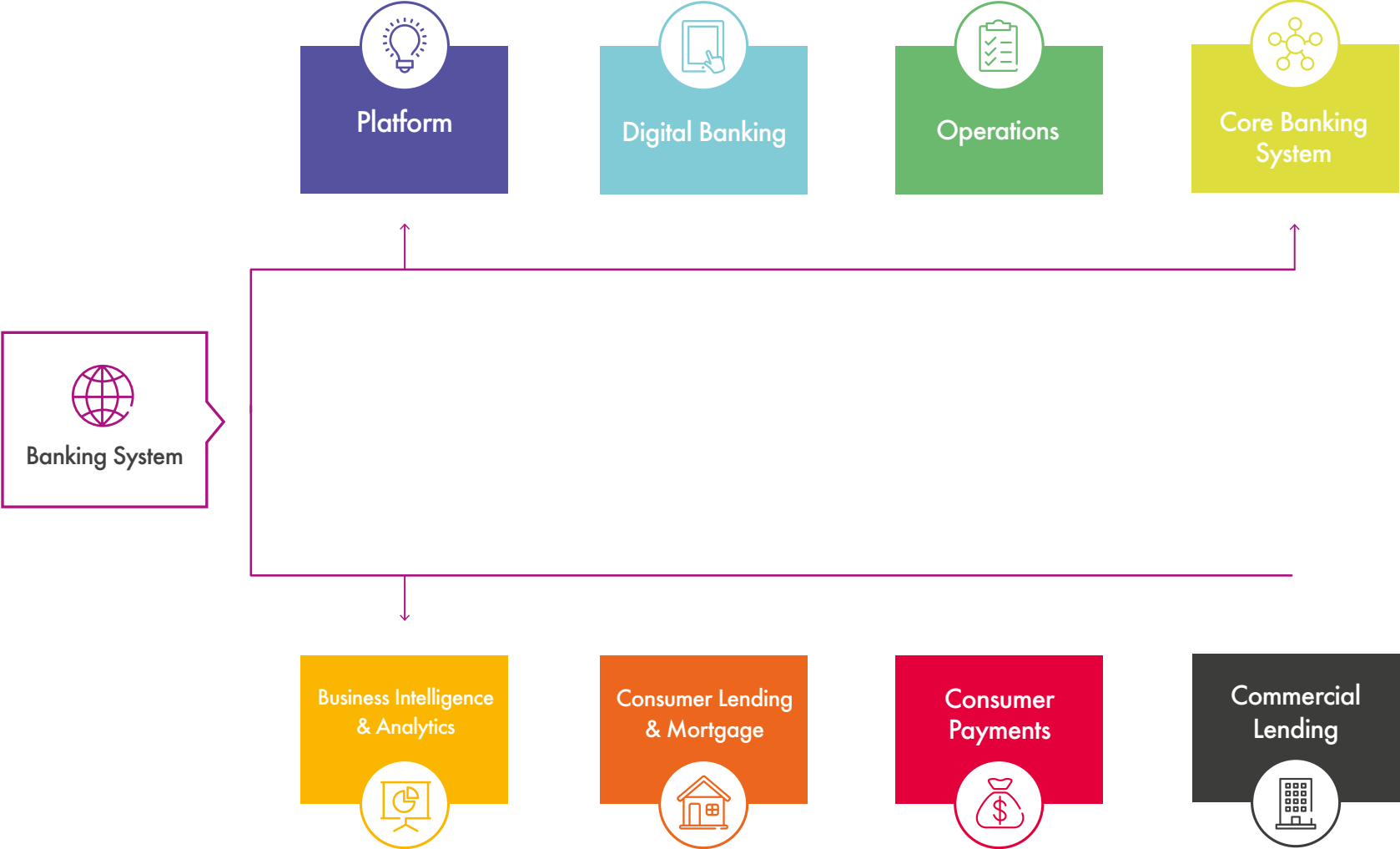
Finastra will
continue to develop
leading-edge
solutions and build
strategic technology
partnerships that give
community banks
and credit unions
a competitive edge.



We Have You Covered

Having products is not enough. Having solutions is what enables community banks and credit unions to achieve more. Finastra reaches across every part of your business, from lending and mortgages, to the core and back office, to on-the-go banking and accountholder-focused digital solutions

 **Hover over small squares for more information**



PLATFORM

Unlock Innovation

Finastra is changing the way modern banking software is built and distributed. Imagine being able to tap into unlimited technologies and resources. With FusionFabric.cloud, our Platform-as-a-Service (PaaS) solution, we are championing collaboration and fostering innovation. We are opening up our systems so third parties can develop new applications. Finastra has evolved from packaged software to micro-services, open APIs and continuous delivery, made possible with platformification via open interfaces, standards and architecture.

[FusionFabric.cloud](#) – Unlock innovation with open collaboration and access an ecosystem of development partners to develop new services



[Financial institutions] know they need to innovate, and the more technically savvy and comfortable of these firms see platformification as a gateway to faster, more successful innovation efforts.”

Gareth Lodge

Senior Analyst, Celent

Meet Kate, owner of KateActive, a global chain of gyms.
Discover how Kate can benefit from Finastra's
FusionFabric.cloud.



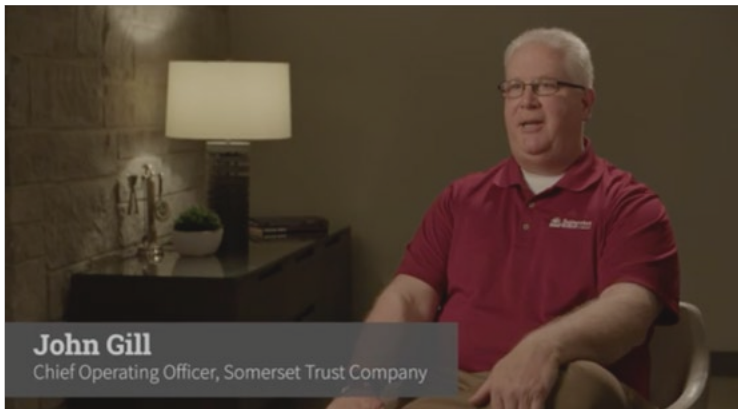
The Digital Life

Today, consumers want to access their finances whenever they want and wherever they are. They expect a banking experience similar to the rest of their digital lifestyle. To deliver this, banks and credit unions need to offer a highly personalized, relevant digital experience that is consistent across channels. Finastra's retail digital solutions help financial institutions acquire and retain customers or members, leverage analytics to better understand accountholder behavior, and deliver timely revenue-generating campaigns.

Fusion Digital Banking, powered by Malauzai – Consistent, personalized consumer and business digital banking using any device

Fusion uOpen – Best-in-class self-service account opening and funding

Fusion Digital Front Office – Untethered account opening and servicing



I think there's a great future between Somerset Trust, Malauzai and Finastra going forward.”

John Gill
COO and Risk Officer,
Somerset Trust Company
Somerset, PA



Branch? Mobile? Automated?
In person? What's the truth
when it comes to how consumers
want to bank, and what are they
are looking for?



CORE BANKING SYSTEM

More in the Core

The banking core is the single most important technology investment a financial institution makes, yet most existing core banking systems were designed in the 1970s. Their ability to integrate with emerging technologies is restricted, and automation of processes is lacking in many cases.

A modern core allows a community bank or credit union to differentiate themselves, capture market share and create operational efficiencies that make themselves more profitable and attractive to consumers. It reduces both costs and risks, improves innovation and accountholder satisfaction, and allows new products to get to market faster. A modern core sets the stage for the future.

Fusion Phoenix – The best enabled core for the platform world, built completely on Microsoft technology and designed to be intuitive and future-proof



One of the reasons we switched to Fusion Phoenix was because it reduced our reliance on third-party providers by nine providers.”

John Sneed
CEO, FMS Bank
Fort Morgan, Colorado



A Core Choice:
Explaining The Value



COMMERCIAL LENDING

End-to-End Commercial Loan Origination

Commercial borrowers today are interested in a simple and fast experience that allows them to have access to the funds they need to run and grow their businesses. Whether it is a farm, a technology company, a manufacturer or a restaurant, businesses need working capital to continue their daily operations. To successfully compete, today's financial institutions need to be able to provide a lending experience that addresses these needs while providing the tools and automation solutions to help drive operational efficiency, manage compliance requirements and profitably grow their loan portfolio.

Fusion CreditQuest – A commercial loan origination solution

Fusion LaserPro – The industry-leading loan documentation management solution

Fusion Compliance Management – Federal and state compliance tracking



Gain Efficiency and
Profitability with Total Lending



We've seen double-digit improvement across the board in all our key metrics, including the number of loan applications processed, dollar volumes, loans and fee income, number of products and cumulative lifetime value of a customer.”

Chris Nichols

Chief Strategy Officer, CenterState Bank
Winter Haven, Florida



CONSUMER AND MORTGAGE LENDING

Personal Loans Made Simple

Today's consumer lending marketplace is full of options from financial institutions, technology disruptors and big box retailers all seeking ways to win new customers. With online research, buyers can quickly identify lenders with the best rate that fits their expectations. By providing a simple personal or mortgage lending experience from application through final approval and funding, you can reduce the stress related to personal and mortgage lending for your customers and members.

[Fusion DecisionPro](#) – A consumer credit, underwriting and indirect application solution

[Fusion LaserPro](#) – The industry-leading loan documentation management solution

[Fusion Compliance Management](#) – Federal and state compliance tracking

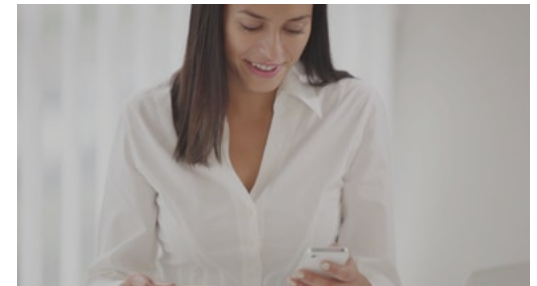
[Fusion MortgagebotPOS](#) – Easy application with mobile enablement

[Fusion MortgagebotLOS](#) – Streamlined mortgage origination with automated compliance

[Fusion Servicing Director](#) – Mortgage servicing for the entire mortgage lifecycle



Solvay Bank in Syracuse, New York, automates decision-making for consumer lending with Fusion DecisionPro



Fusion Mortgagebot – Mobile is the only online mortgage solution endorsed by the ICBA and the ABA.



Community banks and credit unions have unique needs. We understand that. We have built our business by serving yours.



CONSUMER PAYMENTS

Cashless Convenience

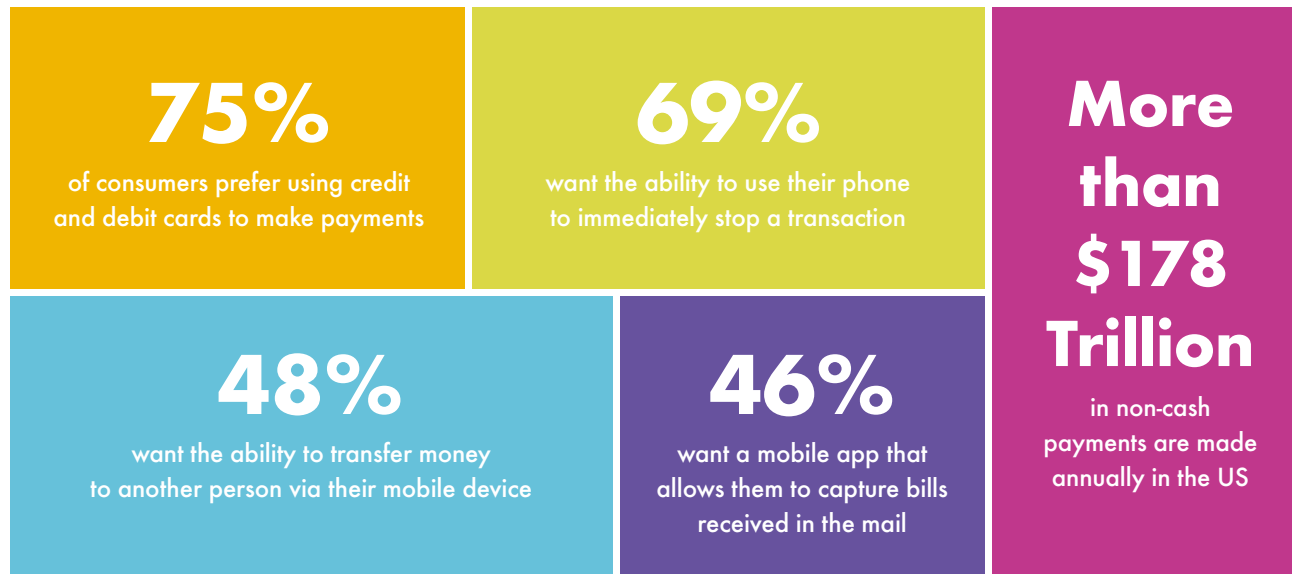
The world and consumers are moving away from cash. Add to that the number of non-traditional payment platforms currently on the market. Community banks and credit unions have to grasp multiple technologies to meet the needs of the end user. Connected consumers are ready to make purchases anytime, anywhere. And they depend on their financial institutions to give them the tools to make and manage payments and transfer funds across any channel – in person, online, or via mobile. As technology evolves, these conveniences have become integral to people's daily lives.

Fusion Card Payments – Build loyalty and meet accountholder's ATM, debit and credit card payment needs.

Fusion DPXPay – Person-to-person and account-to-account transfers made simple

Fusion NetCapture Suite – A fully-flexible remote deposit capture platform that supports every capture experience

The demand for convenience commerce*:



*Federal Reserve Bank of Philadelphia



Harness Data for Profitability

When it comes to business analytics, where do you stand? The key to overcoming today's challenges in financial services marketing is access to holistic information about your accountholder relationships, behaviors, propensities and performance. In fact, insight-driven marketing is the number one marketing trend for financial institutions. Now is the time for marketing to embrace consumer insights to be more relevant to individuals and audiences.

Fusion Analytics – Gather and aggregate current relationships, behaviors and lifestyle attributes to identify where opportunities for growth and profitability lie.



\$140 Million

expected additional annual revenue for a \$1B financial institution if they could successfully offer individualized services



\$7.19 Billion

value of global big data analytics in banking in 2017, and expected to reach a value of USD 14.83 billion by 2023



The Paths of Least Resistance:
Understanding Your Consumers
Will Create Better Reach



OPERATIONS

Ensure Operational Excellence

How a community bank or credit union functions behind-the-scenes is just as important as the accountholder-facing interactions. Day-to-day processes need to be easy for employees so they can provide exceptional service and resourcefulness in task completion. Having the correct systems in place allows your organization to be compliant, organized, and operationally efficient.

Fusion ECM – Reduce reliance on paper and decreasing shipping and storage costs

Item Processing – Convert data into an easy to use electronic format

- **Fusion Item Processing Services (outsourced)**
- **Fusion ActiveView Item Processing (in-house)**

Fusion ActiveView Teller Capture – Streamline transaction processing and electronic item capture

Fusion Encore – Transaction processing, sales, service and Customer Relationship Management (CRM) in a single solution



“

The Farmer's Bank of Willards and Finastra truly are like family. We've been through a lot in the past couple of years. We've had a fire at our operation center, and Finastra was there through it all. They jumped right in and were willing to do absolutely whatever was necessary.”

Heather Marine

Product Implementation Manager
Farmers Bank of Willards
Willards, Maryland







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

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North American Headquarters

744 Primera Boulevard,
Suite 2000, Lake Mary,
FL 32746
United States
T: +1 800 989 9009

