



CONNECTED CORPORATE BANKING

# STAY RELEVANT, CAPTURE GROWTH

( THE FUTURE OF  
FINANCE IS OPEN



# Frictionless Banking for Your Corporate Customers

Corporates are restless. To remain relevant, leading banks are focused on easing the client experience across transaction services and lending, and driving process and data agility for deeper relationship banking.



**Banks that excel at connecting the corporate banking ecosystem and experience will win an outsized share of the revenue opportunity.**

## Challenges and Opportunities:

- 1** Fragmented service and end-to-end processes impact client experience, on-boarding and compliance. Customers want self-service, faster turnarounds and unified data and analytics to optimize decision making.
- 2** To deliver relevant solutions and deepen share of wallet financial institutions seek a 360-degree view of customer business, seamless cross-business workflows and the data intelligence to make tailored offers, through the right channels at the right time.
- 3** Online B2B financiers and non-banks have contributed to the commoditization of banking products and continued disintermediation. The threat of irrelevance is a growing concern. Open APIs and Platform-as-a-Service (PaaS) mean banks can compete and build a future-proof architecture that ensures client-centric solutions for corporate customers.



# Breaking Down the Silos

As competition, client expectations, and compliance erode margins and revenue the most agile bank wins. How will you enrich client relationships, empower cross-selling and remain at the center of corporate financial services?



global revenue pool across lending, cash management, trade and supply chain finance in 2020

## Fragmented global supply chains and emerging technologies mean that corporate treasurers need help.

Whatever their size, corporate customers have similar priorities: to efficiently manage their physical and financial supply chains, trade securely, and secure working capital to balance short-term needs and longer-term investments.

Connected corporate banks break down these silos and simplify the complexity and inefficiencies that come with multiple banking relationships, technology platforms and international supply chains. By doing so, they are positioned to connect the corporate technology ecosystem, better predict client needs and deliver tailored advice, products and services.

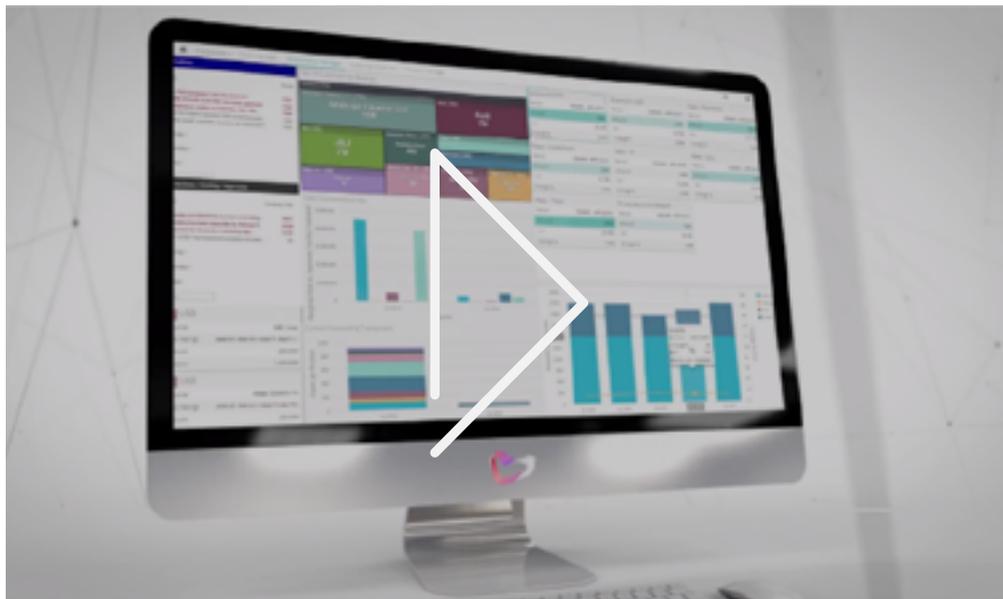
Whether revenue growth or cost control is the driver, banks seek a simpler model to service the end-to-end corporate journey; digitalized, to turn data into dollars; and open, to create a platform for innovation and collaboration.

The emergence of blockchain, Platform-as-a-Service (PaaS), Artificial Intelligence (AI) and big data analytics, combined with open banking APIs, means that relationship banking built on deeper insights and seamless digital processes is now a realistic goal.



# Realize Your Digital Potential

**Connected corporate banking drives growth and cuts costs by removing barriers to the optimum corporate experience and bringing together global lending, treasury and transaction services on a single platform.**



Best-of-breed applications on a future-proof platform to deliver the right services, in the right place at the right time.

The customer journey and the agility of service you can provide is derailed when simple transaction processes are interrupted or interactions remain disjointed across cash and liquidity management, trade and working capital finance, credit and treasury services.

To remain relevant and put the customer at the heart of the operating model, you need centralized visibility of the customer relationship. In the connected corporate bank, you can interrogate data across the business in real-time. You can tailor, implement and service transactions more quickly and easily for customers.

With a connected application suite and future-proof platform, you can drive product and service innovation, operational excellence, enterprise analytics and open banking initiatives.

The result is a smarter customer experience, a digitally enabled and more automated sales force and truly integrated risk management.

[Read more](#)



# App-Driven Transformation to Cut Cost and Seize Growth

Enhance the client journey with a platform to sell service promises, not products.

“ Only a few vendors in the world can provide that kind of scope so that everything that should be digitized, could be digitized, allowing data to flow from one part of the chain to another part of the chain...within one year we moved all our existing platforms to the new platform as an integrated whole. ”

**Michael Hofman**  
Head of Business and Technology Change,  
Amsterdam Trade Bank

With Finastra as your partner for digital corporate banking, drive change with a focus on the most relevant customer experiences and unified cross-business processes.

Our complete, modular suite of applications, enables evolution towards your optimal business and support model, with app-based delivery. This reduces exposure to high-risk, “revolutionary” change projects, while paving the way for low-risk innovation.



Deploy best of breed applications on a platform for continuous innovation, while reducing the cost of IT maintenance.

 **\$20Bn**

**cost savings for wholesale banks through to 2020 due to deeper digitalization**

(Oliver Wyman)



# Connected Corporate Banking

Finastra's corporate banking suite is complete, connected and open, supporting digital transformation for you and your corporate customers.



At the end of the day, integration is the linchpin underlying 'connected corporate banking.' The convergence of corporate banking products is fundamental to support the working capital objectives of clients and the banks winning market share in corporate banking will excel at integrating business and technology silos."

**Patty Hines**

Senior Analyst, Celent

## The Dream Process

With Finastra's connected corporate banking platform, banks are choosing to not only implement modern self-service channels or best-of-breed product engines that will improve the performance of business verticals. They are choosing the framework and out-of-the-box cross-business processes that solve key challenges like multi-product onboarding, centralized limits management and more data driven, relationship based service and advice.

Horizontal apps for digital channels, revenue management, entitlements, payments and limits work in combination with best-of-breed vertical apps for trade and supply chain finance, corporate lending, cash and liquidity management, treasury and FX.

The suite is connected to FusionFabric.cloud for open innovation and co-creation on a collaborative platform for banks, fintechs and the wider digital ecosystem.





“

In two years, we grew our cash management revenues by 315 percent and transaction banking revenues by 73 percent. Payment volumes have risen by 29 percent in the same time period.”

**Manoj Menon,**  
Global Head of Transaction Services  
& Financial Institutions, FAB

[Read the full case study](#)



# Connect. Digitalize. Collaborate.

## Connect to Transform

How will you integrate data and workflows across product silos and connect deeper into the corporate client's technology stack?

Finastra's corporate banking suite enables you to harvest cross-business and external data to drive insights, while relying on deep business and processing logic in transaction banking and lending. This breadth and depth provides the digital rails for data automation and supports the shift from batch to real-time.

With a suite of componentized applications, relationship managers and clients benefit from consistent, aggregated data for faster decisions, faster time-to-cash and real-time risk information. Technology leaders can reduce TCO with an evergreen architecture and standardized connection points while driving phased, ROI-driven transformation.

## Digitalize to Supercharge Service

Market-leading relationship services demand the right data, at the right time. Total self-service via modern digital channels means customers can take control of their own destiny. Relationship managers can see client cash positions, exposures, product utilization and profitability alongside bank-wide risk limits, credit policy and capital. Finastra digitalizes the customer experience and your sales engine.

Data is transformed into actionable insights and recommendations. Relationship managers can meet up-sell and cross-sell targets with tailored recommendations. And with digitally automated processing and round the clock operations, service level promises can be backed up by faultless execution.

## Collaborate to Future-proof

A.I., machine learning and distributed ledger technology (DLT) mean new client expectations, competition and demands on business and IT. To remain the primary provider of corporate financial services you have to open-up.

[Finastra's FusionFabric.cloud](#) platform connects the technology ecosystem so banks can innovate and evolve with increased speed but at lower risk. Through open APIs, you can create and consume applications and interfaces that complement your processes and optimize the end-to-end client journey. AI and machine learning can be leveraged to speed-up existing credit onboarding, compliance and transaction processes. Connectivity with DLT networks paves the way for the future. Your customers benefit from more contextual offers and recommendations and smoother financial services



# Connected Apps for Joined-up Service

## Breadth and Depth

Finastra provides the broadest, deepest suite of applications in corporate banking to address common cross-business challenges and optimize every business line.

Access any combination of the suite's connected, best-of-breed components, deployed on a common platform and evolve strategically towards your target state, while maintaining the agility to evolve with changing market demands.

## Connected Digital Channels

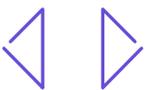
[Fusion Corporate Channels](#) unifies customer self-service across channels and accounts. It provides clients with a consistent global view into financial activities and health across entities, accounts and regions. Clients can manage global cash, trade, supply chain, lending and treasury business from anywhere, at anytime.

- Increase self-service to speed up transactions, reduce burden on bank staff and increase transaction volumes
- Transition from outdated complex portals and reduce technology costs with a common digital solution

## Connected Relationship Banking

- Fusion Insights, Fusion Revenue Management and Fusion Risk deliver the insights for business leaders, relationship managers and risk managers to work smarter. Surface consistent data across the corporate bank to optimize decisions, drive cross-sell and up-sell and answer fundamental questions such as "who are my most profitable customers?"

- A single view of client business to respond with tailored products and relationship-based pricing
- Optimize business with a real-time view of risk versus revenue
- Unified views of client credit utilization vs. facility limits and automated alerts to drive proactive service and smarter decisions
- Total visibility of revenue and profitability by client or segment enables you to plug revenue leakage with insights into fee and interest payment flows across the business.



# Connected Transaction Banking

Finastra's best-of-breed and connected core applications for global transaction banking deliver more seamless client experiences, with the ability to deliver new value-added services along the financial supply chain.



**Negative Future Growth Value for digital laggards, while leaders can expect a 20% uptick**

Source: Accenture



**Corporate treasurers say their cash management service providers are under review**

Source: GT News

## Connected Trade and Supply Chain Finance

[Fusion Trade and Fusion Supply Chain Finance \(SCF\)](#) enable corporates and banks to expand into new markets and deliver real-time working capital solutions based on a 360-degree view of trade and SCF business.

- Deliver market-leading SLAs and one view of global trade transactions, fully digitizing letters of credit, guarantees and collections from the channel to operations
- Implement buyer- and supplier-centric SCF, alongside traditional trade, and tailor highly scalable programs from one solution
- Co-innovate with Finastra and its fintech ecosystem to enable new trigger points along the financial supply chain and further digitize workflows.

## Connected Cash Management

Fusion Cash Management gives corporate clients access to working capital optimization tools, including account and liquidity management services to process cash operations and monitor global balances.

- One view of payables and receivables and automated rules based transactions

- Multi-bank and open banking enabled liquidity management, alongside FX and credit services to quickly address funding gaps based on global views of cashflow and limits
- Analytics and liquidity management structures: sweeping, pooling, intercompany lending and virtual accounts.

## Connected Payments

[Fusion Global PayPlus](#) is a unified hub for financial transactions providing a solution for real-time, end-to-end payments across the bank.

- Move from batch to real-time with round-the-clock orchestration for enterprise-wide payments and visibility of all transactions from initiation to settlement
- Financial messaging and payments connected to Finastra and non-Finastra solutions for trade and supply chain, cash management, treasury services and core banking
- Powerful rules engine to drive STP and reduce compliance issues.

## Connected Treasury and FX

Fusion Treasury speeds up international treasury services for your corporate customers. Combine best-of-breed capital markets capabilities with trade, cash and lending services - a one-stop-shop for corporate clients.



# Lending Without Limits

## Connected Credit

Fusion Loan IQ is a comprehensive corporate and commercial lending solution for the end-to-end management of the lending lifecycle - from sales to origination, onboarding and servicing - and for every type of loan including short-term working capital, bilateral loans and complex structured finance.

The solution includes Fusion Loan IQ, the market-leading application for structuring, managing and trading syndicated and commercial loans.

- Digitalization of end-to-end commercial lending routines and a golden source of loan data enhanced with business insights and enterprise limits management
- Data quality, consistency and flexible data capture for all loan types at any point in the loan lifecycle
- Access to the latest AI and machine learning innovations for faster facility onboarding, and [Fusion LenderComm](#), Finastra's distributed ledger technology marketplace for syndicated lending.

## Connected Risk Management

Fusion Risk delivers fully integrated enterprise limits management and asset and liability management for the corporate bank.

- Real-time risk calculations to efficiently and accurately allocate capital and liquidity
- Integrated limits management to optimize credit decisions, credit policy and customer service.



# Finastra's Corporate Banking Solution recognized as a leader

IDC has ranked Finastra as the leading vendor in the end-to-end corporate banking space

The IDC MarketScape assesses corporate banking software providers at a time when profitability is under threat and the need to innovate grows more acute every day.

This report highlights the key components of a leading vendor in the corporate banking arena today, from efficient end-to-end (E2E) omni-channel solutions, to core bank processing capabilities across transaction banking and lending.

Only those banks that can provide fast, integrated data and services with the help of their solution providers will survive the squeeze.



## Award winning solutions



### Model Bank award for Corporate Digital Platform

Celent Model Bank Award First Gulf Bank wins Model Bank award for Corporate Digital Platform with Finastra's Connected Corporate Banking Suite.



### Model Bank award for Cash and Trade

Celent Model Bank Award Habib Bank wins Model Bank award for Cash and Trade with Fusion Corporate Channels.





**Contact us**

### **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](http://finastra.com)

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