



## RETAIL BANKING

### FUSION DIGITAL FRONT OFFICE

# Take Business to Your Accountholders

“It’s no longer enough just to serve (accountholders) when they walk into our offices. We need to be able to serve them where they’re currently working.”

Josh Cook,  
CEO Community Choice Credit Union

Digital transformation in financial services is driving the innovation of products to service accountholders in new and evolving ways.

#### Evolving with the Consumer

Digital technologies have unshackled American consumers, who are taking advantage of innovative products that enable them to bank on the go, at their convenience. This digital revolution, however, has eluded many community banks and credit unions, which are operating with little technology of their own. Without their own solutions, financial institutions (FIs) are limited to servicing accountholders and prospects from the confines of their physical locations. This equates to missed opportunities and a growing disconnect from the needs of the market.

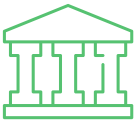
Digital transformation for financial institutions redefines accountholder support as accountholder experience with robust, portable technology. Such transformative technology allows financial institutions to take banking to the doorstep of accountholders and prospects. It is available now with Fusion Digital Front Office from Finastra.

#### The Next Generation in Digital Branch Solutions

Fusion Digital Front Office is a revolutionary way for financial institutions to take banking to the accountholder. A single, front-end solution for managing account origination, sales and service, and transaction processing, Fusion Digital Front Office provides credit unions and banks with a simple, unified approach to servicing consumers from any remote location. It is highly configurable, easy to use and intuitive, so employees are able to learn the system with minimal training. It also offers a single, digital platform to drive a consistent user experience across channels for both employees and accountholders, resulting in more personalized and robust opportunities for revenue generation.

# Designed for the Times With a 360° Accountholder View, so You Can Focus on Building Relationships

All accountholder data is accessible and actionable through a single-sign on and with any device, thus empowering community banks and credits unions on-to-go.



**86%**

of banking executives say maximizing the sales & service effectiveness of front-line staff is very or extremely important



**84%**

of banking executives say increasing customer enrollment & utilization of digital channels is very or extremely important

## Fusion Digital Front Office Benefits

- Generate more interactions per FTE by mobilizing staff from desk/window/branch
- Engage with consumers anytime, anywhere
- Build business with CRM analytics and 360° view of accountholders
- Extend geographic reach
- Improve consumer satisfaction and responsiveness
- Untether staff and accountholder interactions from branch or desk
- Seamlessly transition between devices or locations

## Operational Efficiency

- Drive personalized digital experiences
- Reliably, rapidly and compliantly handle more transactions, such as new account origination, from anywhere
- Streamline training with highly-configurable responsive design
- Attract and retain employees with digital capabilities
- Reduce time spent on high-volume, low-value-added services

## Cost Savings

- Integrate with core and lending platforms
- Support APIs and third-party integrations
- Streamline with Finastra's end-to-end solution for a single vendor
- Reduce and control system costs with integration
- Own the institution's data

## Untethered Accountholder Servicing

Fusion Digital Front Office allows financial institutions to service accountholders and accounts using any device so teams can open new accounts, and conduct transactions. It offers a 360-degree view of accountholder activity and provides client relationship management capabilities for a completely untethered servicing experience.

The solution's mobile and responsive design provides highly configurable options for financial institutions to more conveniently service accountholders.

1. Celent - Anatomy of Branch Transformation in the Short Term <https://www.celent.com/insights/279802026>



### **Scalable, Responsive, and Robust**

Fusion Digital Front Office is scalable, responsive, and built on a single, open API platform. This allows it to integrate easily with other solutions, ensuring that data flows smoothly in and out of the application. Users gain real-time transaction productivity via a single-sign on.

**Account Origination** – Open multiple accounts and services at the same time without duplicating processes or data entry. Information transfers automatically to ensure precision so that you can focus on taking care of the customer or member.

**Sales** – Drive cross-sell and up-sell opportunities through next best product offers, your own electronic brochures, enticements and data insights to generate revenue while tracking performance.

**Service** – Manage accounts in real-time by making changes that are reflected instantly on their accounts.

### **Accountholder relationship management**

– Know everything you need to know about the accountholder with a 360-degree view that allows you to strategically approach his or her needs before and during your engagement.

**Teller (Coming Soon)** – Provide routine, traditional teller-based services that accountholders need such as real-time or memo post transactions processing and support for standard transactions.

**Reports** – Build reports that ensure you are guiding your business and your employees into profitable activities.

### **Provide Service Today in a New Way**

Fusion Digital Front Office enables universal and business development employees to go mobile and take the bank to consumers. Financial Institutions adopting this technology are at the forefront of revolutionary accountholder service, digital transformation, and forward-thinking banking opportunities.

To join the ranks of empowered financial institutions, contact Finastra today to find out how Fusion Digital Front Office can work for your business.

## 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.

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