



(THE FUTURE OF
FINANCE IS OPEN

TECHNOLOGY & PLATFORMS

FUSIONFABRIC.CLOUD

A NEW PLATFORM FOR INNOVATION AND COLLABORATION



The Future of Banking Innovation is Collaborative

New technologies, competitors and regulations mean that to remain relevant, banks must innovate faster than ever. Today, open collaboration is essential.

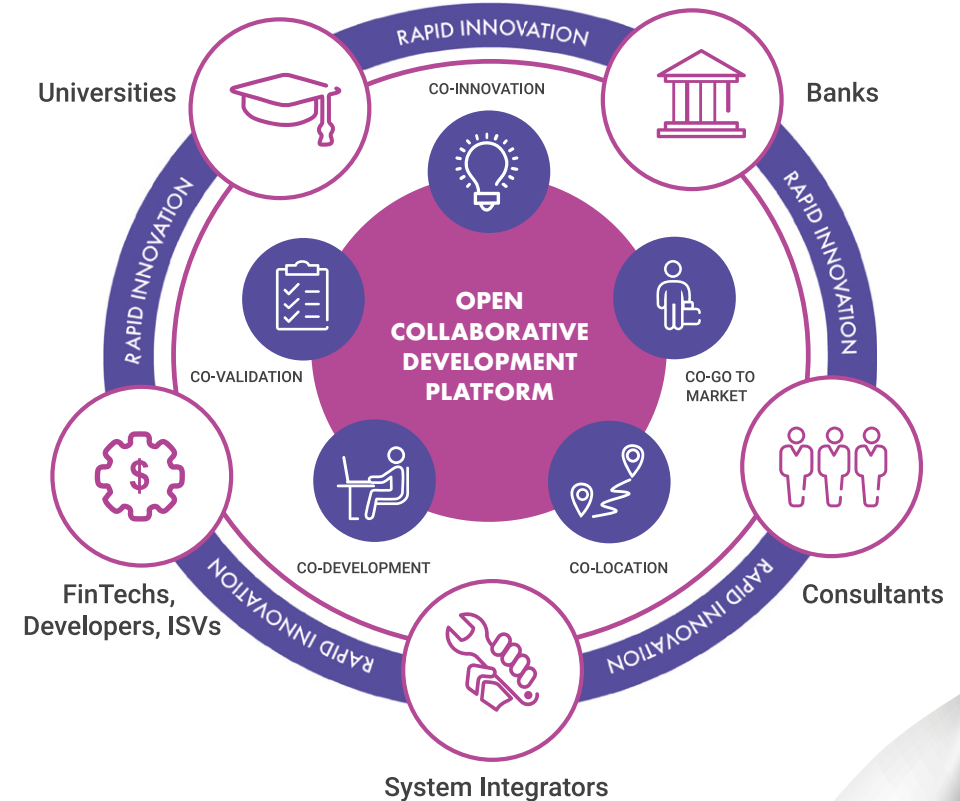
The New Model for Innovation

With rising cost pressures, it is increasingly difficult for banks to find the funds and resources needed to invest in innovation. Successful banks will innovate by adopting a new approach based on open collaboration between different players in the financial services ecosystem. Fintechs, banks, independent developers, students or system integrators will all benefit from the new products and services that result.

The App Economy Has Already Revolutionized Consumer Industries

The companies we use every day - such as Google and Facebook - are already using open APIs to create a larger ecosystem that drives innovation on top of their platform.

The same thing is happening in banking. Fast-evolving innovations such as banking microservices, AI technology and real-time capabilities are fueling open APIs that are cloud-delivered into the app economy. It's driving innovation, co-creation and new business models – and transforming banking services.



91.3%

91.3% of Banks expect to partner with Fintechs in the future*



88%

88% of Banks believe the risk of lost revenue to standalone fintechs is a real threat**

* World Retail Banking Report 2017 – Capgemini & EY

** Global FinTech Report 2017 - PWC



FusionFabric.cloud: Finastra's Platform for the API Economy

Finastra is changing the way that modern banking software is developed, deployed and consumed - with FusionFabric.cloud, our open development platform.



Welcome to FusionFabric.cloud - the first truly global open development cloud platform for banks, fintechs and the entire financial ecosystem. This is turbo-charged innovation.

A Global Ecosystem of Innovation

FusionFabric.cloud is a radically different way to create, use, and commercialize financial services software. Opening Finastra core solutions via REST API creates a new global ecosystem of innovation. Innovative applications can now be delivered quickly, easily and at low cost.

FusionFabric.cloud is made up of three core components:

1. FusionCreator

FusionCreator is our developer portal, which also hosts our API Catalog, complete with developer documentation and sandbox access.

2. FusionOperate

FusionOperate is our secure production environment, hosted on Microsoft Azure, to connect your apps to Finastra software without needing to build your own cloud infrastructure.

3. FusionStore

FusionStore is our marketplace from which applications developed on FusionFabric.cloud can be promoted, bought, sold and consumed.

⊕ **Hover over image to enlarge diagram**

Built on Microsoft Azure, FusionFabric.cloud opens up the FusionFabric platform that underpins Finastra's core systems.



Accelerating Innovation via an Expanded Ecosystem

Finastra believes in open ecosystems to support developers everywhere by providing access to our open collaboration platform for free and building and supporting developer communities worldwide.



Watch Finastra CMO, Martin Haering, explain how the model for banking innovation is changing, and how FusionFabric.cloud can help build the future of financial services through open collaboration.

The Value Proposition



UNIVERSITY DEVELOPERS

EXPERIENCE

- Learn, Practice, Teach
- Free Infrastructure & Tools
- Collaboration with Banks
- Fintech Leaders of Tomorrow



SIs, ISVs, CONSULTANTS

EFFICIENCY

- One Vendor & Architecture
- One Deployment Model
- One Route to Market
- Faster Project Cycles
- Higher Margins & ROI



FINANCIAL INSTITUTIONS

INNOVATION

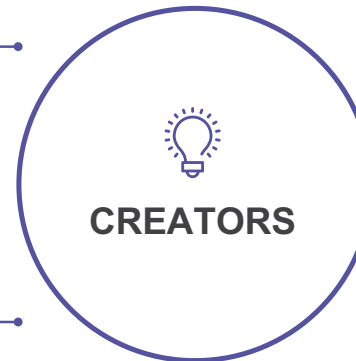
- 10x Innovation Acceleration
- Outside-In Customer Focus
- New Revenue Streams
- New Business Models



FINTECHS

COLLABORATION

- Free Development Environment
- No Barrier to Entry and Exit
- Access to Leading Software
- Global Commercial Reach



Modern Architecture for Scalable, Cost-Efficient Application Build

Finastra believes that any modern architecture needs to be built with design principles that enable massive-scale, decentralized micro-services, multi device support and embedded interconnectedness.



Meet Kate, owner of KateActive, a global chain of gyms. Kate banks with AstraBank who utilizes Finastra's FusionFabric.cloud platform. Watch Kate's story as she evolves from small business owner to large global enterprise, and find out what is possible with FusionFabric.cloud.

An open architecture that gives control, agility and flexibility so that financial services stay efficient, be resilient to any future change, and increase their pace of adoption of new technologies. And at significantly reduced operating costs.

Finastra has developed such an architecture and the set of underlying technical components, which support it. This is called FusionFabric and is the foundation of FusionFabric.cloud.



Open APIs



State-of-the-art
User Experience



Native Cloud
Deployment



DevOps



Microservices



Secure Developer
Lifecycle

FusionFabric: our enabling architecture and development environment has been built with the very latest open-source and hyper-scale technologies.



The Benefits of Platformification

In a world of distributed knowledge and capabilities, financial institutions will benefit by innovating and collaborating with a wider financial ecosystem to bring significant value to their customers at a pace that before was unimaginable.



Thomson Reuters discusses why it chose to be an early adopter of FusionFabric.cloud and the benefits that platformification brings to banks and financial institutions.

Accelerate Growth with New Business Models

- Banks and financial institutions benefit by collaborating with new fintech partners, opening the door to new business models and product lines
- Fintechs, academics and independent developers gain access to Finastra's core solution components so they can create new products and services, and gain exposure to Finastra's 9,000+ customers.

Innovation Faster with Co-innovation

- Reduce time-to-market with the ability to develop and launch new apps and products in an average of 6-8 weeks.

Optimize IT Costs from CAPEX to OPEX

- Shift product development costs from a rigid capital expenditure budget to more flexible operating expenditure

Drives Efficiency Through Open Standards

- Transparent, flexible open standards facilitate broader adoption and improve information transfer and usage

Improve Customer Experience

- Innovative products and services differentiate your product offering and improve customer experience

 **Hover over image to enlarge diagram**

Business Benefits of Platformification



Award-Winning, Industry-Endorsed solution

FusionFabric.cloud partners with the world's leading fintech vendors and companies around the world, giving you a range of solutions to meet your needs and help your business innovate and expand.



FusionFabric.cloud will change the way software is written, deployed, consumed and monetized in the world of finance. It will create a new global ecosystem of innovation.”

Janet Lewis

Vice President of Worldwide Financial Services, Microsoft



FusionFabric.cloud opens up opportunities to build deeper relationships with our customers and engage more closely with other members of the banking community, including FinTechs, universities, developers and other banks.”

Matthew Davis

Loan Officer, Farmers Bank of Willards



The beauty of the platform is that it enables us to work on multiple projects and we'll be able to deploy the apps at low cost, as they are ready for market”

Alexandre Arnoux

Associate Director, Efficiency-MC

Award winning solutions



Finance-IT Innovation Award 2019
Winner - Ecosystem Category



Computing Cloud Excellence 2018 -
Best Cloud Development Platform of the Year - Finalist



Aite Vendor Profiles for Wholesale Banking APIs – November 2017 Report
1st place vendor for readiness for wholesale banking APIs.



FStech 2017
FusionFabric.cloud - Cloud computing innovation of the year.





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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