FINASTRA

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.
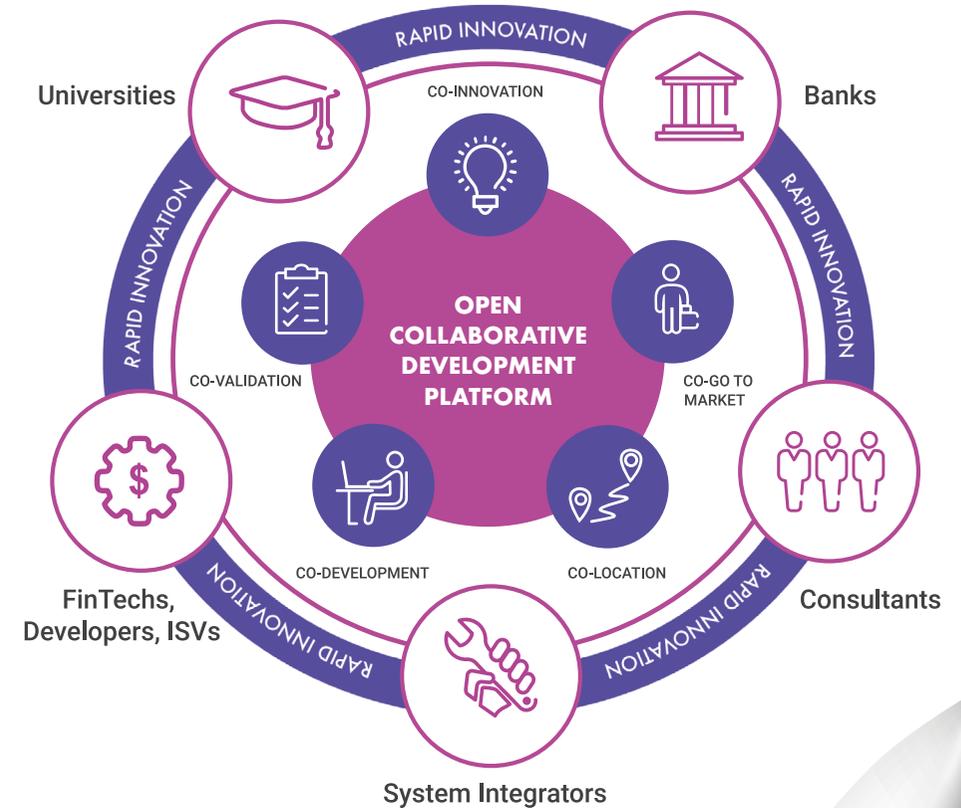
The New Model for Innovation

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%

91% of Banks want to collaborate with Fintechs*

75%

75% of Fintechs want to collaborate with Banks**

* Capgemini Financial Services Analysis, 2018

** Capgemini Top-10 Technology Trends in Retail Banking, 2018

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 Finastra's platform for collaboration and co-creation

Finastra's breadth and depth of solution is unparalleled in the market. The foundation and strength of our platform comes from the 8,500 customers already using our solutions today, across all segments and solutions, all around the globe.

Through FusionFabric.cloud, Finastra is exposing our core solution capabilities, using industry standard APIs, and a common language that connects multiple systems together.

The platform ecosystem works by drawing on our customers' data already flowing through Finastra core systems, data that can be drawn on to create innovative and intelligent applications. Those apps drive consumption and demand, and thus, an accretive feedback loop is created, generating ever more developers, consumers, apps, data and so on, fueling a model of co-innovation and value co-creation.

⊕ **Hover over image to enlarge diagram**

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

FusionFabric.cloud –
The Platform Components

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.

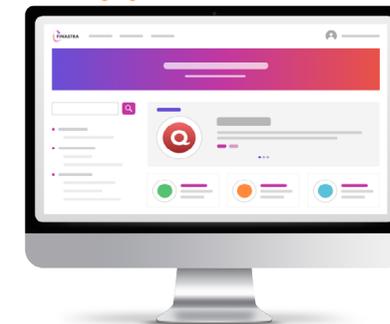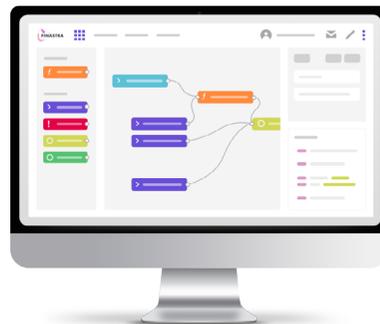**FusionFabric.cloud is Made Up of Three Core Components:**

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.

FusionCreator

FusionOperate

FusionStore

• **REST API management** • **Sandbox test environment** • **Developer Documentation**	• **Powerful monitoring tools** • **Reliability, Redundancy, Security** • **Running on Microsoft Azure**	• **Application distribution** • **App quality check & validation** • **Promotion & marketing**

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 Creator Ecosystem Value Proposition

CREATORS

UNIVERSITY DEVELOPERS
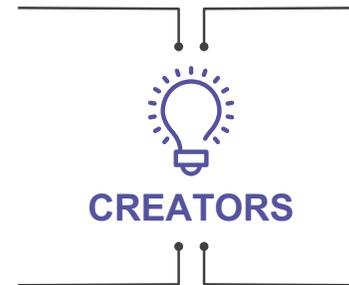
EXPERIENCE
· Learn, Practice, Teach
· Free Infrastructure & Tools
· Collaboration with Banks
· Fintech Leaders of Tomorrow

FINANCIAL INSTITUTIONS

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

SIs, ISVs, CONSULTANTS

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

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 platformifcation 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

"
Finastra's FusionFabric.cloud is a very interesting opportunity… as part of our developing ecosystem. We can connect fintechs, partners and even other banks. Being a collection of different banks, Santander works and performs its services in more than 42 countries… so its also a way of wiring them up, connecting the dots and its complimentary to our platformification strategy."

Juan Jimenez Zaballos
Global Head of Corporate Banking Innovation, Santander Group

Award winning solution

Bobsguide Award 2019
Winner - Best cloud platform

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 API's – 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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