



Overview – Fusion Opics

# Efficient treasury operations

The ideal front-to-back office solution for regional and local banks





## Efficient, cost-effective treasury operations

Finastra Fusion Opics is the ideal front-to-back office solution for regional and local banks looking to centralize their systems and gain increasing value from treasury operations.

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*The Finastra solution will especially help improve our operational efficiencies and provide a platform from which we can grow our business."*

**Senior Vice President**  
Leading Regional U.S. Bank

**F**inastra Fusion Opics is the ideal front-to-back office solution for regional and local banks looking to centralize their systems and gain increasing value from treasury operations.

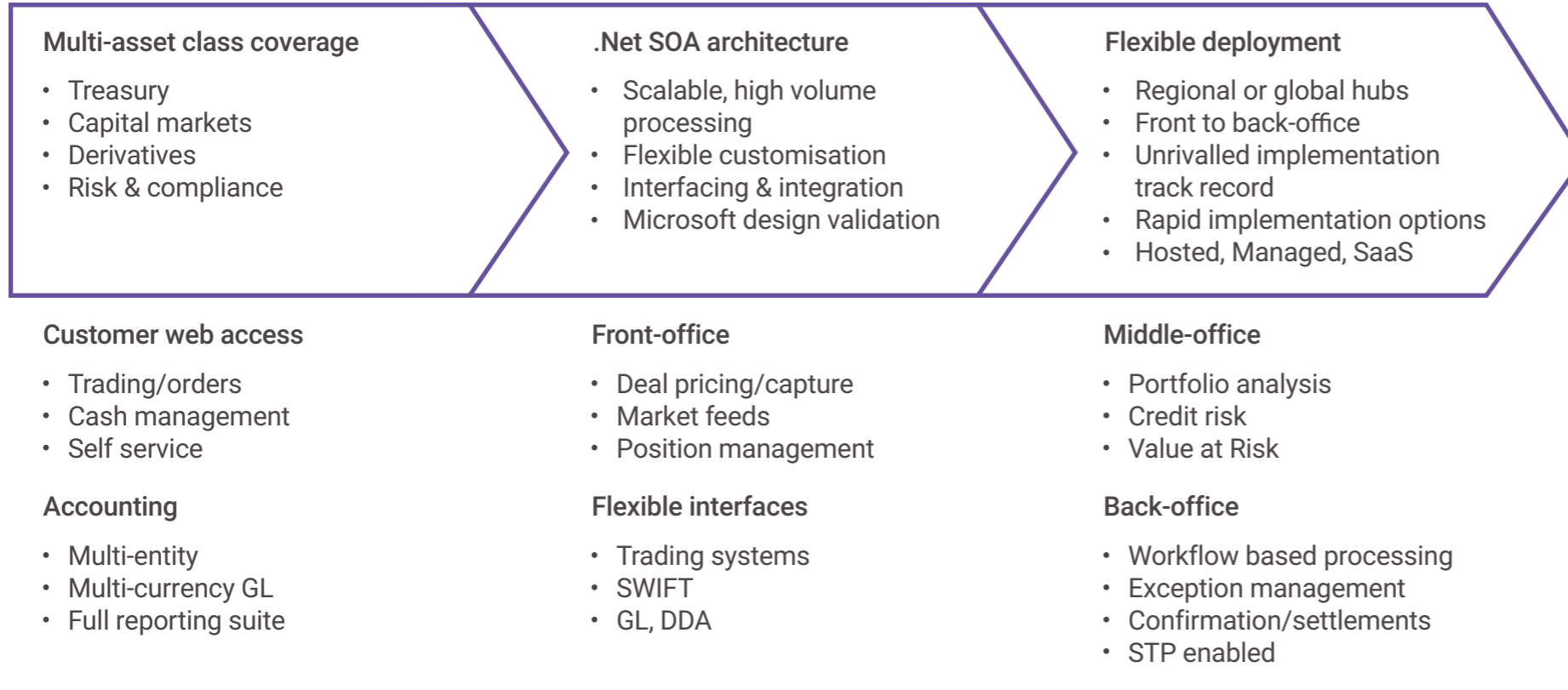
This is where Fusion Opics can help. Delivering transparency, flexibility and functionality on a single platform, it makes treasury operations more cost-effective, increasing overall profitability. It features regional, country and local capabilities, flexible and rapid deployment options as well as online client portal capabilities.

Fusion Opics is built on more than 20 years of core treasury and back-office experience. With unsurpassed straight-through processing (STP) capabilities, it covers all aspects of a bank's treasury operations, from deal inception through to settlement and accounting. Over 180 clients in over 300 sites globally use Fusion Opics to simplify core treasury processing. It enables banks to manage risk more effectively, consolidate systems, reduce costs and focus their attention on client needs.

Build business, increase revenue, improve customer service, reduce risks, and stay compliant. All while keeping costs to a minimum. Whether you are a regional or local player, all financial institutions have these challenges on their to-do lists today.

Where to start? Smart institutions are looking to integrate and automate their systems, and streamline treasury operations as much as possible. This way, you can create a platform for cost-effective growth and unlock new opportunities across the organization.

## Finastra Fusion Opics: Efficient, integrated treasury operations



Flexible interfacing



Single platform



Customizable toolkit



## Finastra Fusion Opics in action

Integrated banking solution for foreign exchange and international trade finance, Fusion Opics supports regional U.S. bank's expansion plans.

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*We engaged an extensive analysis of vendor-based systems and Finastra was the only company able to provide a single hosted customer front-end and integrated back-office systems for both foreign exchange and trade finance, without involving a third party."*

Senior Vice President & Manager  
International Banking Division,  
U.S. regional bank

When a leading U.S. regional bank wanted a single, integrated solution to build its foreign exchange (FX) and trade business to support international ambitions, it turned to the Fusion Opics solution from Finastra.

Using Fusion Opics and Finastra Fusion Trade Innovation, with client front-end services delivered via the FX and Trade Finance modules of Finastra Fusion Corporate Channels, the software is delivered as a service using the Finastra SAS 70-certified hosting capability.

It enables the bank to provide its customers with a web-based front-end while delivering a best-of-breed back-office processing system for trade finance and FX solutions.

Now, the bank can provide international banking customers with a full range of foreign exchange and trade products through a single portal, including spot, forward, window forward, non deliverable forwards, swaps, time options, bank notes, drafts, wires, letters of credit, standbys and collections.





## The Finastra Fusion Opics advantage

One solution to flex with your ambitions. That's why financial institutions with growth plans choose Fusion Opics. With quick time to market and features that support multiple asset classes across the entire treasury lifecycle, Fusion Opics helps organizations to manage risk more effectively, consolidate systems, reduce costs and focus on their clients.



### Single, integrated treasury solution

With a proven heritage in core treasury functionality, Fusion Opics allows for the removal of spreadsheets and silo architecture. It improves the efficiency, accuracy and integrity of operations while boosting trading volumes up by 50-80% and reducing end-of-day batch processing by up to 50%.



### Front-to-back processing

Fusion Opics provides deal pricing and entry, position-keeping and risk management in a real-time environment. It enables increased automation and STP and its customization features allow for business re-engineering and fine tuning as your needs evolve.



### Risk management

Fusion Opics delivers enhanced transparency with tools for cash forecasting, advanced risk management with cross-asset views, compliance, limits monitoring and STP. Current clients deployed on Fusion Opics have seen 50-80% reduction in settlement errors.

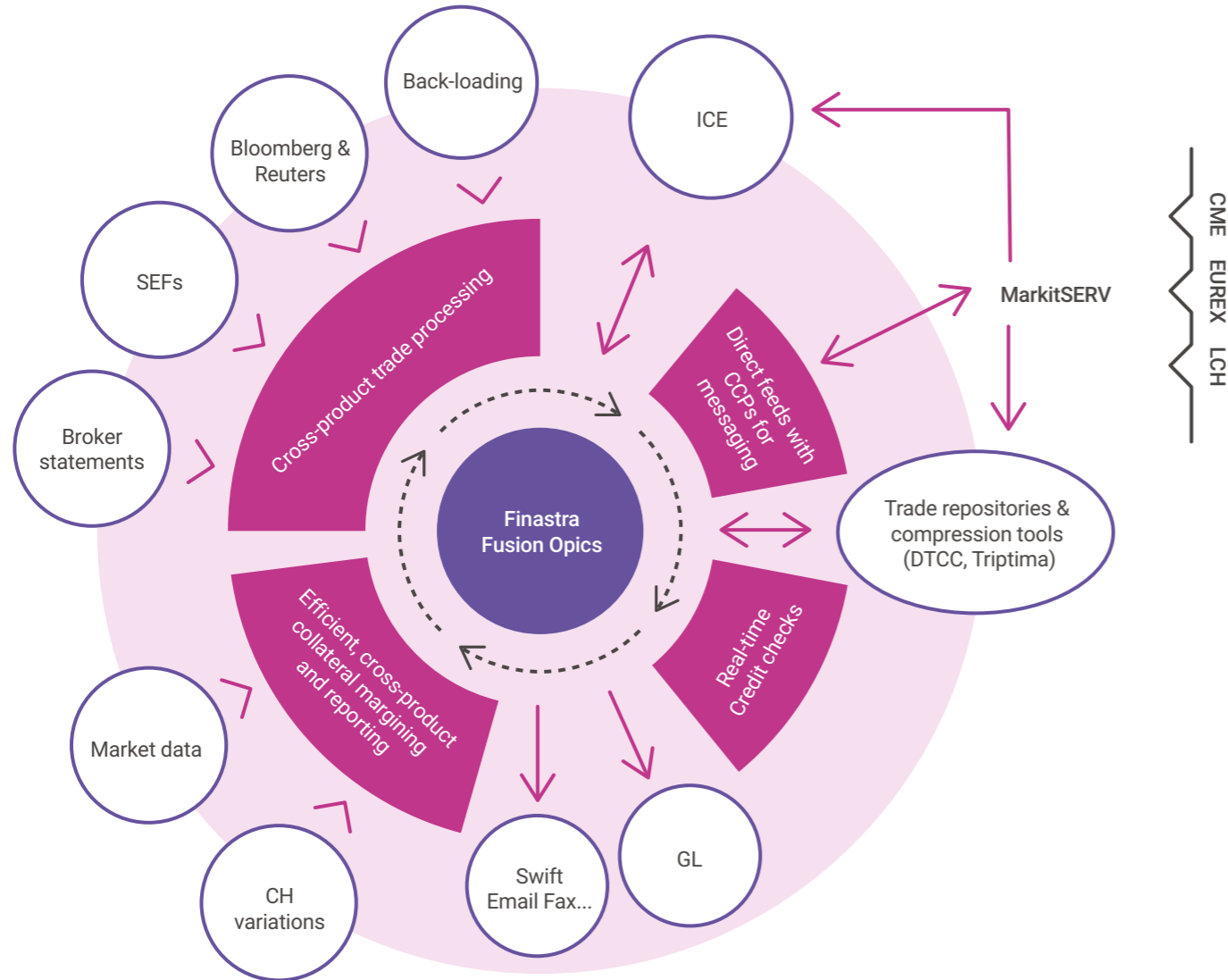


### Regulatory compliance

Finastra's cloud-based solution simplifies transaction reporting, automating the process and collecting, enriching and checking transaction information.

By consolidating reporting across regulatory regimes including EMIR, MiFID and MAR as well as SFTR, it gives you more control and transparency. Transaction reporting becomes a much simpler, lower-cost process.

# Fusion Opics: Meeting clearing and reporting regulations



## Support for Central Counterparty Clearing (CCP) transactions

Automated and interactive CCP workflow and trade reporting decreases risk and increases STP levels.

## Flexible design and architecture

Award-winning for innovation, Fusion Opics is designed on a single .NET service-oriented architecture platform delivering flexible customization features and high levels of scalability. Fusion Opics 'gives us the scalability and flexibility for our future transaction & processing needs according to one client.

## Fast deployment

Fusion Opics enables banks to replace multiple incumbent systems and procedures with a single platform that has regulatory reporting and best practices "built in". As a result, you can deploy new business offerings, enter new markets and provide broader instrument coverage much more quickly.

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*Expanding our collaboration with Finastra offers us a full fledged treasury solution that meets NIB Bank's requirements. Finastra Fusion Opics... will be seamlessly integrated with our core banking back-office system. This will enhance our treasury operations and keep our commitments to our customers and continue to offer them the best experience."*

**Khurram Agha**  
CIO, NIB Bank

## Product capabilities

Finastra Fusion Opics provides a complete end-to-end solution for treasury operations, with cross-asset coverage, powerful risk and workflow management capability—all built on leading-edge technology. Fusion Opics is a flexible, scalable solution with rich feature set.

### Core treasury

Fusion Opics core treasury processing has been proven over many years in production environments at some of the world's largest financial institutions. It delivers full STP and covers a wide range of instruments in FX, money markets and exchange traded derivatives. Fusion Opics supports complexity such as split value settlement, automatic refixing, flexible money market schedules and tax processing. Rich settlement functionality including SWIFT confirmation matching, payments, Continuous Linked Settlement (CLS) processing and cross product netting enable smooth automation. Connectivity to dedicated Reuters and EBS interfaces extends the solution further. Inherent capabilities such as Standard Settlement Instructions (SSI) hierarchy, multi-currency sub general ledger (GL), flexible revaluation and rate feeds round out its core treasury capabilities.

### Capital markets

Supporting a vast number of standard government and corporate securities within the global markets, Fusion Opics has the flexibility to create formulaic interest calculations of more complex, structured, nonstandard securities.

### Derivatives

In Fusion Opics, derivatives are brought under the standard of cross-asset processing for position management, workflow, trade confirmation accounting and settlement. The system supports complex, non-standard instruments and a full range of swaps, caps & floors, swap options and credit derivatives.

### Robust treasury components across institutional channels

#### Trading desk

Faster, flexible data is delivered via a configurable trader desktop providing a single consolidated deal capture, pre-deal position and counterparty credit checks, real-time position Profit & Loss (P&L) and desk-level risk stats. Real-time market data feeds with Reuters and Bloomberg, trade interfaces with EBS, Reuters dealing interfaces for FX and money market deals plus advanced pricing with Numerix, Fincad and Savvysoft. What-if deals and scenarios, limits and exception monitoring are also available.

### Sales desk

A web-based, customer facing FX portal solution addresses the e-banking needs of a bank's corporate customers and their retail branches. It is designed to reduce total cost of ownership (TCO); improving usability and customer service providing immediate access to customer account information. Position and P&L are segregated and automated customer mark-ups and a configurable spread matrix are included. The solution includes, automatic pricing to client customers, white-labelled client access, and integrated web access to news, blogs, corporate videos or market headlines links.

### Middle-office

Value at Risk, Parametric, Monte Carlo and Historical Simulation portfolio simulations are supported along with hedging, optimization, portfolio management and back testing capabilities. User-defined rules and limits monitoring with flexible and sophisticated notification features are available. A centralized, dashboard view of all risks across the institution provides you with an environment of protection.

### Back-office

#### Workflow management

The Finastra Fusion Opics Workflow Manager consolidates all back-office processing with a configurable exception-based processing engine. The result is a single front-to-back STP solution with user defined exception management to streamline operations.

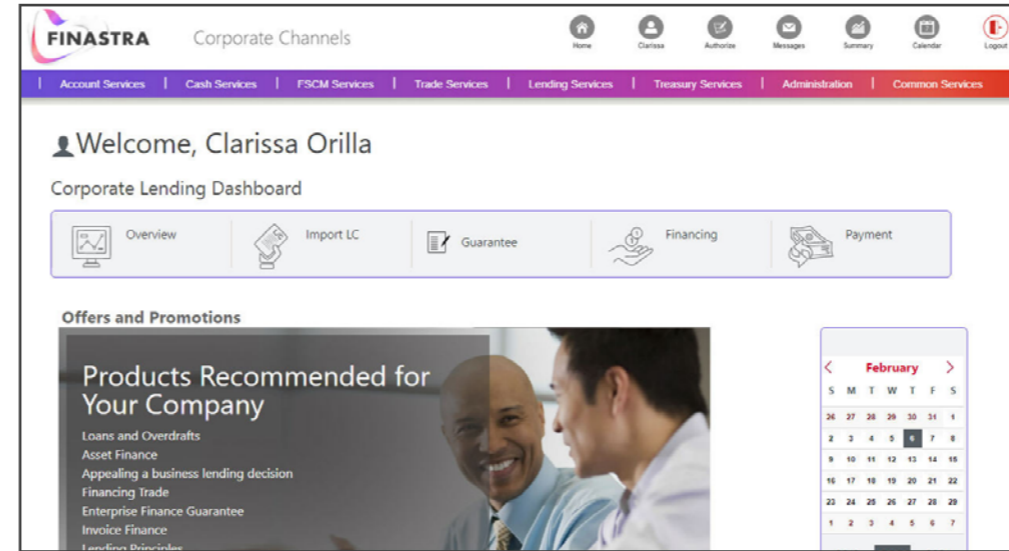
#### Settlements and confirmation

The system features automated confirmation management through flexible instruction maintenance and application, stringent authorization controls and embedded logic to create and transmit more than 50 SWIFT message types.

#### Cash management

Finastra Fusion Opics delivers all the functions required to project forward funding by managing daily cash positioning, short-term funding requirements and long-term liquidity.

Finastra Fusion Opics: Delivering a web-based, customer facing FX portal solution designed to lower total cost of ownership



**“Over the last year, we have settled 1.6 trillion AUD worth of settlements through the Finastra Fusion Opics system. Out of that there have been absolutely no mistakes attributed to the system.”**

**Matt Arthur**

Senior Business Analyst, Suncorp Bank



## Accounting

Finastra Fusion Opics offers a full multi-entity, multi-currency GL, giving financial institutions the flexibility to define their own accounting structure and posting rules. Integrated hedge accounting supports compliance with the provisions of the Financial and International Accounting Standards Board's FAS133 and IAS39 relating to accounting for derivative transactions used in hedging activities.

## Reporting and inquiries

Fusion Opics inquiries allow users to closely monitor transactions and position activity. The solution enables you to conduct a wide range of inquiries including open database and customized reporting.

## Flexible interfacing

Transactions are easily and efficiently passed directly into the system for position management and downstream settlement processing.

## Technical highlights

### High performance

Tiered architecture allows organizations to run tasks in parallel and ensures scalability to meet the needs of your operation as they evolve.

### Low TCO

Low-touch deployment and Software as a Service (SaaS) options minimize risk and cost.

### .NET Service-Oriented Architecture

Business components can be reused across all of the system's instruments, enabling you to make a change to one component without having to change the entire system. This dramatically improves maintenance and reduces time to market.

### Integrated

Modern XML and flexible integration capabilities allow for increased revenue opportunities.

### Message-based rules engine

By enabling users to build an instrument from a library of existing processes, this feature significantly streamlines the introduction of new products and allows for flexible workflow management.

### Smart client

This feature provides an interactive and highly responsive user interface, offering users immediate access to critical data and the ability to work offline, reducing costs.

### Customizable desktop

Fusion Opics menus, trading screens, blotters and position inquiries are all easily customized for each user or groups of users.

### Custom client

The open architecture of Fusion Opics keeps the Smart Client separate from core Fusion Opics processing to allow easy substitution of an alternative user interface. This allows financial institutions to substitute their own entry screens directly into Fusion Opics processing, validation and security.

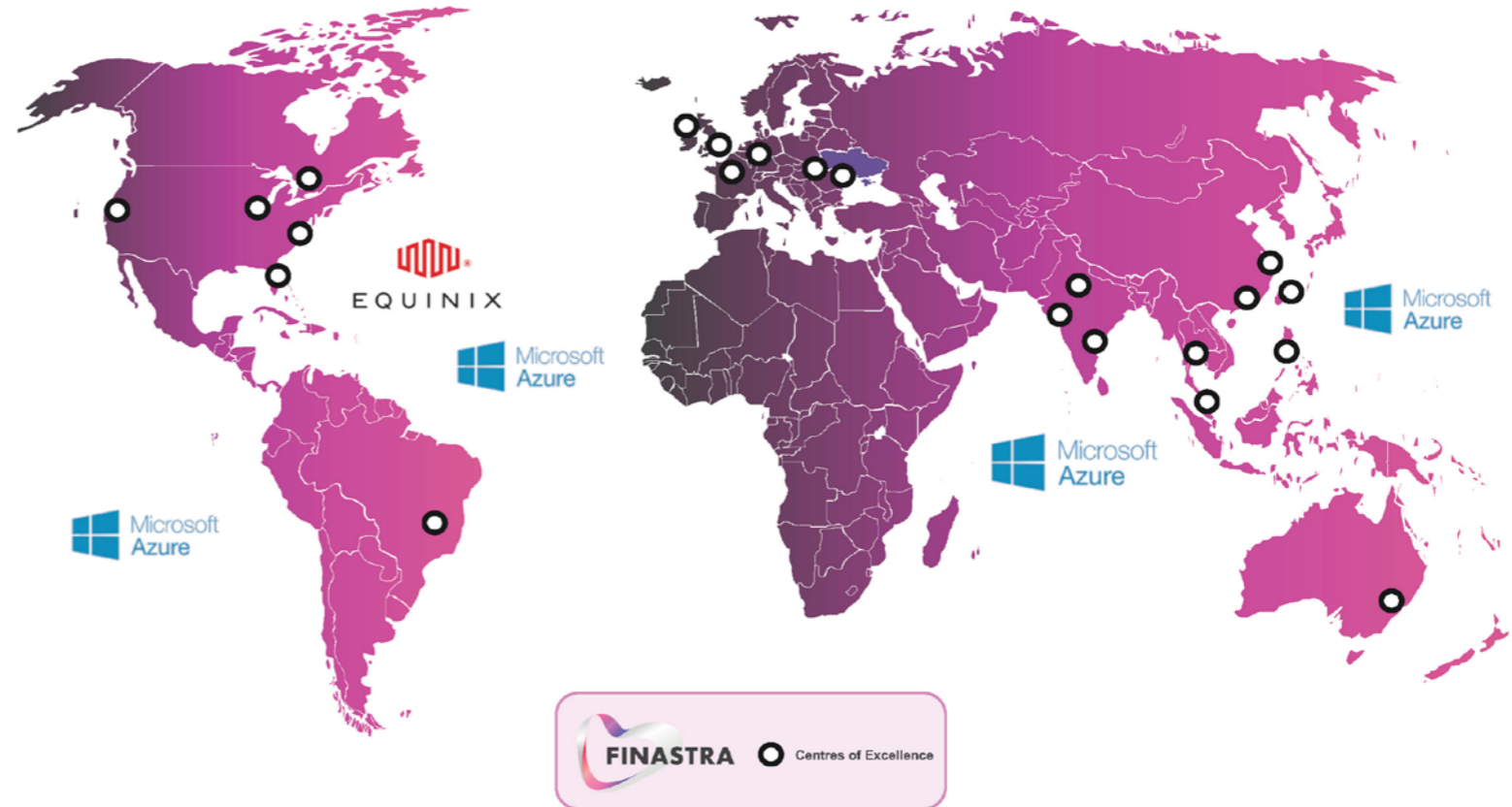


## Flexible deployment

Fusion Opics is available on the cloud as a Managed Hosted Service. This allows for rapid deployment and global availability.

Treasury via SaaS can include hosting technical infrastructure, web access, 24x7x365 monitoring and support and disaster recovery.

### Private cloud ecosystem



Selected other FinCloud partners and suppliers



options



DIEBOLD NIXDORF



ISAE 3402



ISO 27001, 9001



10 year audit track record



PCI-DSS

## Professional services and customer support

An industry proven best practice approach – that’s the guiding principle of our professional services and support model. Finastra clients benefit from our long track record of successful implementations.

### Best-practice delivery

The Finastra delivery model is incorporated into our entire product life-cycle.

We leverage best practice business processes in the design, development and quality assurance of all of our products.

While we acknowledge that one size doesn’t fit all in financial software, we know that a delivery approach that focuses on industry proven best practice process models helps our clients to save costs and benefit from the institutional knowledge Finastra has developed across thousands of successful implementations. It means:

- Faster implementation: Repeatable delivery means projects are shorter and more predictable.
- Reduced TCO: Clear focus avoids unnecessary expenditure.
- Less risk: A standard, proven approach means many risks have already been mitigated.

### Centre of excellence

Co-located with our development teams, the 200-strong Finastra Service Delivery Centre ensures that we share best practice both internally and with partners. It enables us to refine implementations offsite before taking them back to the client.

### Customer support

Finastra clients benefit from the expert knowledge of 1000+ resources worldwide whose primary function is to provide professional, scalable software support and maintenance.

### Deep domain expertise:

Our technical and application support people have strong industry and product knowledge with continuous technical and industry training programs to ensure that Finastra support teams can meet your evolving business needs.

### Scalable support model:

As a Finastra client, you can choose from a standard, professionalized support model or a specialized, premium support package depending on your needs. Because Finastra support has a broad, global footprint that operates in all time zones and regions, Finastra teams can scale to your requirements.

### Valuable advisory services:

Our Systems Advisory Group (SAG) provides system reviews to help clients understand how to use their Finastra systems more effectively and derive maximum value from their applications.

SAG reviews have helped more than 80% of participating customers to identify ways to utilize their Finastra software more effectively and use more system functionality.

// **We appreciated the SAG service that provides a direct and effective communication channel between banks and the system vendor (Finastra)."**

**Mr. Tang Yong Feng**  
Team leader, Treasury Systems –  
China Minsheng Banking Corporation



# THE FUTURE OF FINANCE IS OPEN

Finastra is unlocking the power of finance for everyone by creating a platform for open innovation in the world of financial services.



Visit us at [finastra.com/fusion-treasury](https://finastra.com/fusion-treasury)

#### About Finastra

Finastra is building an open platform that accelerates collaboration and innovation in financial services, creating better experiences for people, businesses and communities. Supported by the broadest and deepest portfolio of financial services software, Finastra delivers this vitally important technology to financial institutions of all sizes across the globe, including 90 of the world's top100 banks. Our open architecture approach brings together a number of partners and innovators.

Together we are leading the way in which applications are written, deployed and consumed in financial services to evolve with the changing needs of customers. Learn more at [finastra.com](https://finastra.com)

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