



Technology and platforms

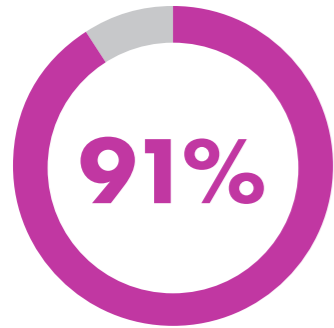
A new platform for innovation and collaboration

FusionFabric.cloud

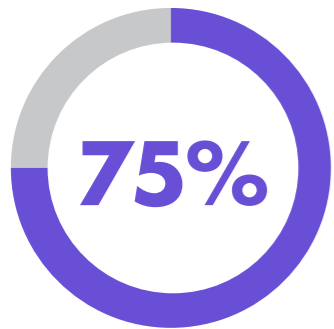


Market drivers

The future of banking innovation is collaborative



of Banks want to collaborate with Fintechs*



of Fintechs want to collaborate with Banks**

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 as well as data access and insights 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.



* Capgemini Financial Services Analysis, 2018

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

Our solution

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 innovation platform.



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

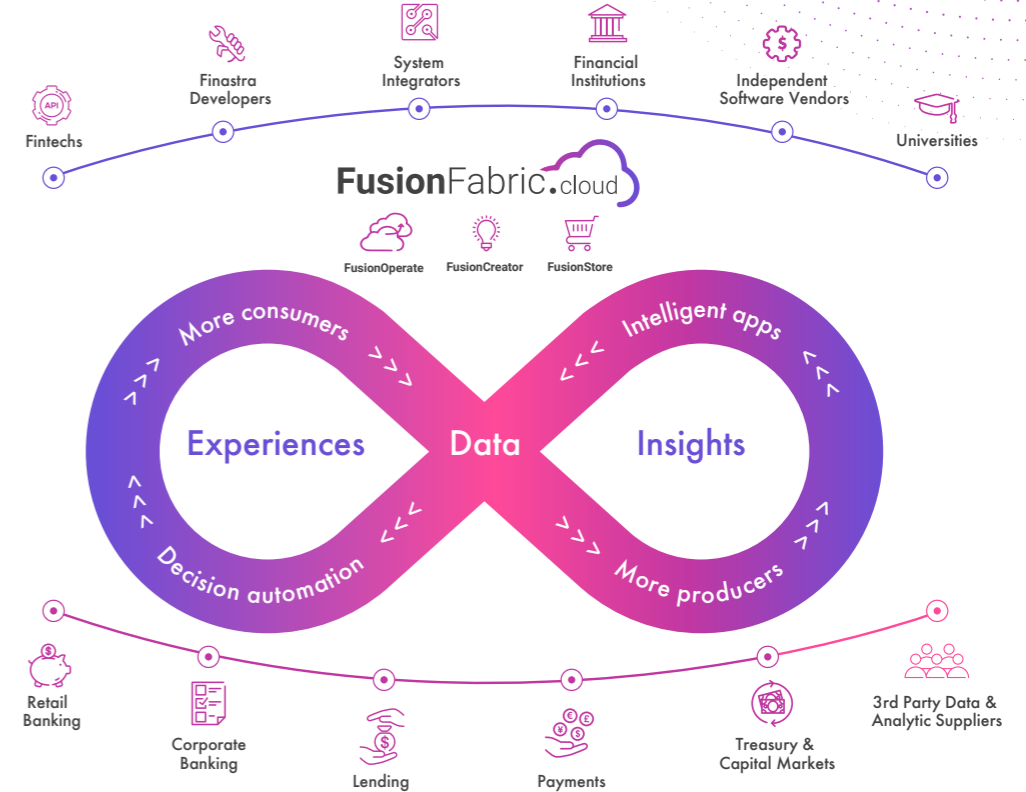
A global ecosystem of innovation

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 proven banking software capabilities, using industry standard APIs, and a common language that connects multiple systems together.

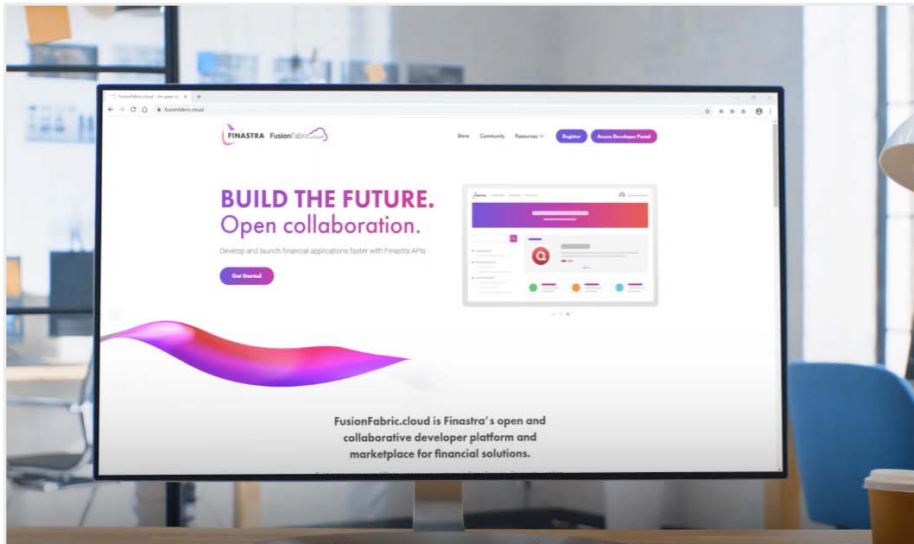
The platform ecosystem works by drawing on our customers' data already flowing through Finastra systems, data that can be drawn on to create innovative and intelligent applications. Those apps drive consumption and demand, and thus, an accretive feedback loop is created, generating ever more developers,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



Our solution

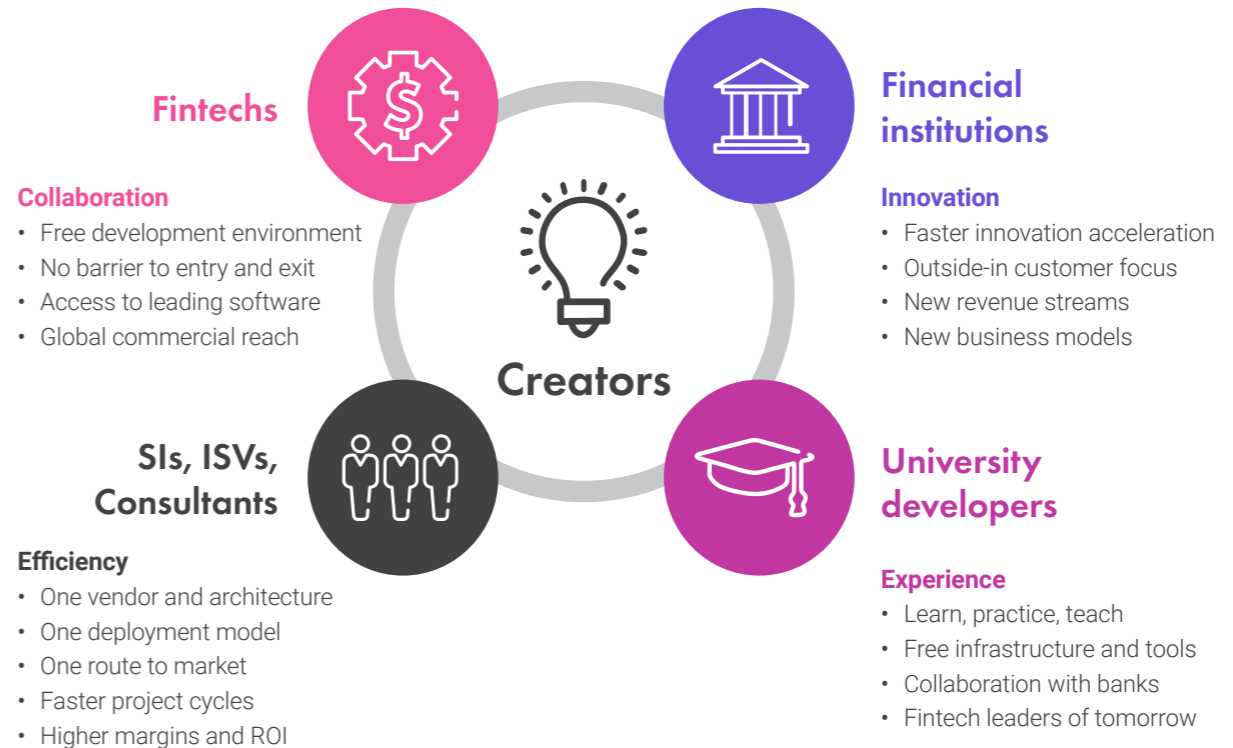
Accelerating innovation via an expanded ecosystem

FusionFabric.cloud is an open innovation platform, complete with a comprehensive Developer Portal and App Marketplace. By harnessing the power of collaborative innovation, financial institutions can accelerate transformation, unlock the power of data, drive efficiencies, and improve the customer experience.



Successful platform models work when there is continued demand and supply from the entire ecosystem - creating a "network" effect. Watch the video to learn how it works!

FusionFabric.cloud ecosystem - the network effect



Our solution

FusionFabric.cloud – the platform components

FusionFabric.cloud is a radically different way to create, use, and commercialize financial services software.

Opening Finastra financial software 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, our developer portal and API catalog enables you to access datasets and build your own innovative solutions and roll out products quickly.

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 monetized, promoted, discovered and consumed.



FusionCreator



- Rest API management
- Sandbox test environment
- Developer documentation



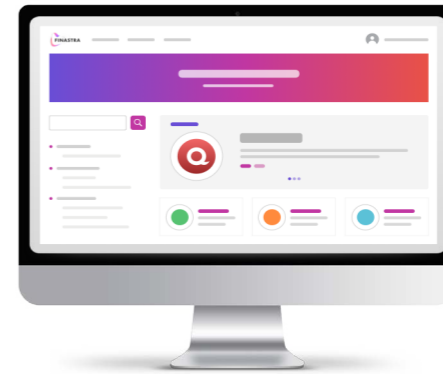
FusionOperate



- Powerful monitoring tools
- Reliability, redundancy, security
- Running on Microsoft Azure



FusionStore



- Application distribution
- App quality check & validation
- Promotion and marketing

Data commercialization opportunities



Raw and/or aggregated data



Data partnership



Business intelligence and benchmarking



Predictive and prescriptive analytics



Decision automation

Our solution

Fusion advanced data services

Uncover data to drive strategic planning, align your vision, improve user experiences and achieve business goals.

Data commercialization

Financial institutions can leverage data to unlock meaningful insights. This enables organizations to create value for the business by lowering costs and increasing revenue. All while improving the experience for customers across the lifecycle.

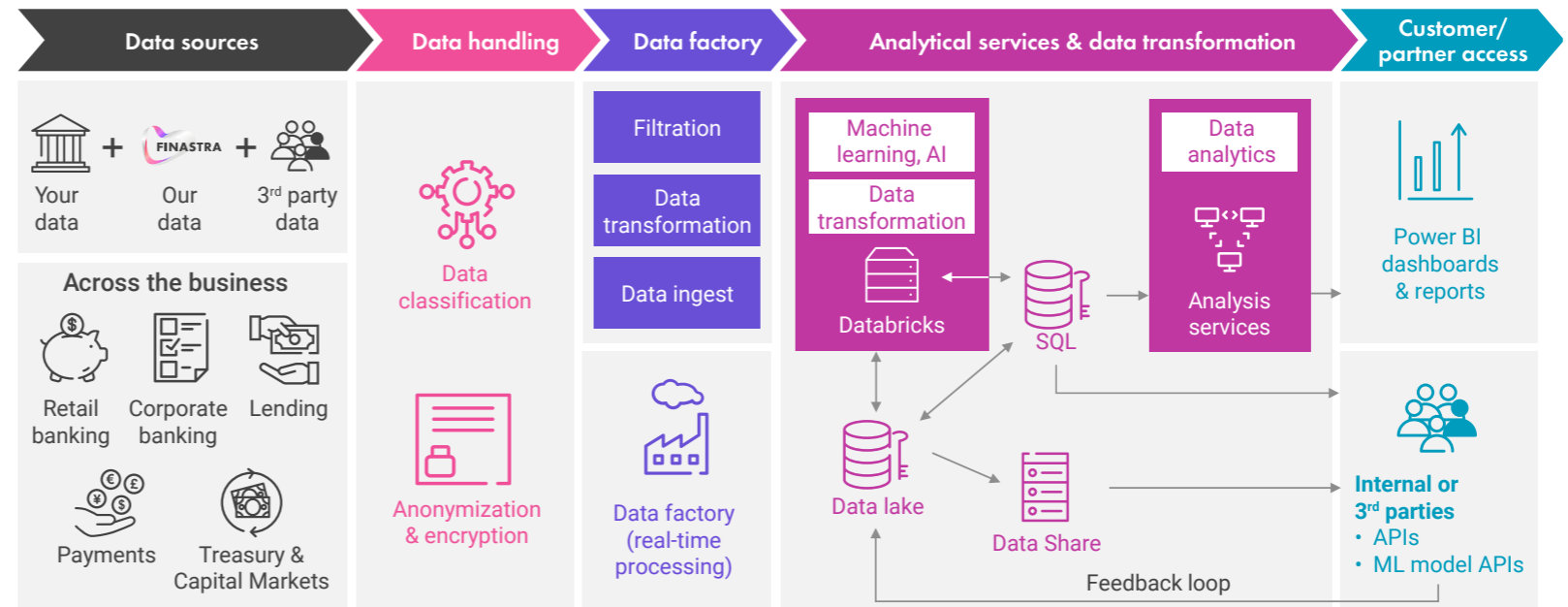
FusionFabric.cloud allows clients to gain value from their own first party data, enables access

to third party data, and provides a mechanism to allow users to share their data to facilitate collaboration and innovation.

By optimizing data that is currently inaccessible, our clients and partners will have the opportunity to improve the customer experience, make better decisions and drive business results.

Intelligent Data Sharing

The platform aggregates data from a wide variety of sources, cleanses and processes it for continuous model training, and curates the data for advanced analytics. In this way, financial institutions can make forward-thinking business decisions.



Our Solution

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.

A secure, open architecture gives control, agility and flexibility so that financial services stay efficient, are 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 the foundation of FusionFabric.cloud.



Open APIs



State-of the-art user experience



Native cloud deployment



DevOps



Microservices



Secure developer lifecycle



Datasets

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

Market drivers	Our solution	Value proposition	Success stories	Endorsements
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Value proposition

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 personalized products and services to their customers at a pace that before was unimaginable.



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.



Increase speed of innovation



Growth of API catalog enables infinite options for innovation



Optimize total cost of ownership



Significant investment in curation and growth of data to fuel AI-led innovations



Drive efficiency through open standards



Unparalleled breadth and scale of dedicated developer ecosystem



Accelerate growth with new and improved solutions



Superior orchestration capabilities



Improve customer experience



The vision and commitment to become the #1 platform for financial services

Success stories

Take control with FusionFabric.cloud and bring more relevant, modern offerings to give people what they expect.

Platformification enables the addition of new innovative products and easily integrates previously disjointed solutions. Open APIs helps standardize the way financial institutions roll out products, enabling you to go to market a lot faster.

Financial institution, fintechs, and software developers collaborate to innovate on top of Finastra's proven banking software at speed, scale, ease and low cost.



Monotto's CEO and Founder, Christian Ruppe, introduces RoboSave. An app on FusionFabric.cloud, RoboSave is an engaging way for institutions to deliver smart savings tools to their end users while utilizing data to provide relevant products at the right time.



COO Donna Simpson and CIO James Tomaso share how the open banking platform and ecosystem seamlessly supports their products and growth. A real-time payments app they integrate with on FusionFabric.cloud gives their clients the immediacy and trust they expect in a financial institution.

Endorsements

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.

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FusionFabric.cloud is a very interesting opportunity...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 it's also a way of wiring them up, connecting the dots and it's complimentary to our platformification strategy."

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

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FusionFabric.cloud would enable other vendors on the platform to continue to focus on its core products while paving the way for future innovation via open APIs and competition."

Aite Group
Finastra FusionFabric.cloud:
Embracing Openess to Innovation –
Impact Brief

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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

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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

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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 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 Wholesale Banking API's – November 2017
1st place vendor for readiness
for wholesale banking APIs



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

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.



Contact us fusionfabric.cloud@finastra.com

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 top 100 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

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