

# Transformational Banking

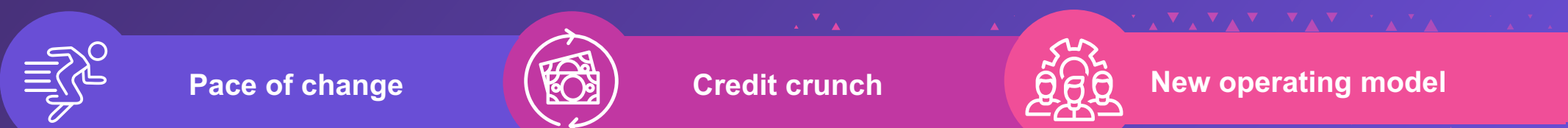
A new model for community banks and credit unions

## The Pace of the change

The flat curve has moved net interest margins down, hitting profitability and compelling community banks and credit unions to look for new ways to increase their non-interest income.

The gradual move from a high-touch, low-volume model has been rapidly accelerated by COVID and the PPP loans program.

By 2025, the millennial generation will make up 75% of the workforce and 86% will choose a commercial bank on the strength of its online capabilities.



## New rules of banking in the era of digitalization and multi-channel experience

### The Demand for a TRUE multi-channel experience

Consumers want a seamless experience across physical and digital channels that is truly customer focused. Powerful insights from data and the huge potential of platform ecosystems are creating an exciting outlook for community banks and credit unions.



👉 Hover over the icon for more information

## The opportunity ahead

Data driven analytics increases conversion and revenues

👉 Hover over the icon for more information



## The path forward

Modern technology, the power of data and a platform-based ecosystem are all combined within one core solution that can integrate quickly to the next innovative product on the market, providing a digital approach that blends efficiency with first-class customer experience.

For community banks and credit unions to overcome the challenges and leverage the opportunities in today's fast-changing market, they must look from the bottom up.

It's more important than ever to have a core solution that provides a solid foundation for innovation and scalability. This needs an open core that is not restricted by legacy technology and a vendor that is able to offer integration with products other than their own.

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**Loan and Deposit Origination: Harmonize origination**

Consumer, Commercial, Mortgage: Streamline operations and loan origination

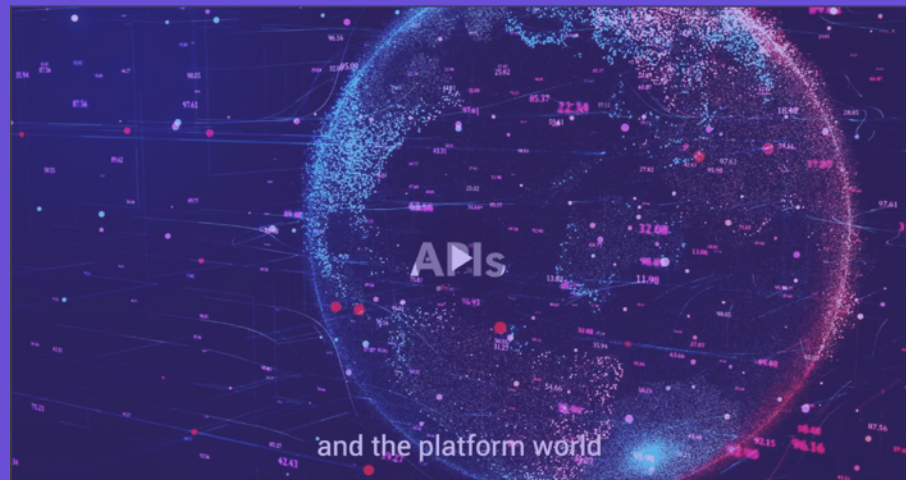


## Fusion Phoenix – Next Generation Banking

“Accredited with award for Advanced Technology for Fusion Phoenix.”

The Modern Core Banking System; North American Community Bank

The 1st US core solution on Microsoft AZURE Cloud.



Core Banking - Fusion Phoenix is the only core platform available in the Microsoft Azure public cloud, that supports the ability to service retail and commercial accounts, card management, relationship pricing, safe deposit boxes, collections, fraud, dynamic workflow, sales and service, general ledger, teller and contact history all in a single solution.



### Transform your institution with a single partner

- Find out how Finastra's core solution can transform your bank
- Open Banking platform for both consumer and complex commercial accounts
- Seamless multi-channel digital experience
- #1 document engine in the country with real-time integration to your core
- Real-time payments
- Treasury management services
- Actionable business intelligence tools
- Innovate and integrate with multiple 3rd party providers