



Fusion Digital Banking: Consumer

Open innovation

Seamless, multichannel experience

Data-driven personalization

The new generation of banking is now



Executive summary

**Everyone. Everywhere.
Everything.**

***The next generation of digital
banking is here.***

No matter how consumers access their accounts, they will have self-service resources that transcend what can be found elsewhere in the market, and make your institution stand out from the competition.

What's Different About Fusion Digital Banking Consumer?

Why should they have to navigate systems with disparate functionality and appearance when going from digital banking on their laptop to their phone? Designed for banks and credit unions, Fusion Digital Banking is the next-generation of mobile and banking technology.

From how the application looks to how it performs, and no matter what device is being used, e.g., smart phone, tablet, or desktop, account holders will have a consistent interface, strengthening your brand. This innovative approach and infrastructure provides significant advantages in functionality and flexibility, allowing you to exceed customer and member expectations and beat the digital offerings of competitors.

Bespoke banking

Connected experiences across channels, personalized solutions, and next gen, more relevant apps

// *Our best-in-class technology partners, best of breed digital solution, and open banking platform allows your consumers access to first-in-market innovative self-service features."*

We took the guesswork out of providing superior usability in your digital offerings, regardless of your core.

Digital Banking + Open Platform = More

Give account holders a leg up in a complex, fast-moving world with increasing pressures. A consistent, multi-channel digital banking experience, regardless of device, provides the modern experience we all expect in our tech today... and strengthens your brand.

Fusion Digital banking lets you tailor your banking experiences and seamlessly implement next generation apps most relevant to your constituents. It's built to scale and help you grow with easy access to FusionFabric.cloud, our open innovation platform.

The platform enables you to respond to the unexpected, and keep pace with demand – faster and without creating siloes. By opening the door to a growing ecosystem of pre-integrated apps that quickly solve real needs throughout the customer journey, you can make a difference. Be ready today and fit for tomorrow.

Segmentation

We all need a different mix of products and services. With robust configurability, you can tailor digital banking experiences to meet the needs of every segment. Our Real-Time End User Behavioral Analytics (REBA) provides insight into how account holders use digital channels, and empowers you to create targeted marketing campaigns and offer products to engage and better serve.

Core system integrations

Robust, fully real-time core integration is essential to the user experience in order to meet the demands of a savvy mobile or desktop user. Our interfaces include in-house and data center hosted solutions. Plus, Fusion Digital Banking integrates with Finastra's dynamic core systems— Fusion Phoenix and Fusion UltraData— as well as with many outside core solutions providers.

Superior user experience

Convenience

- Family financial manager—Users can create their own organizations to allow additional users, e.g, family members or accountants, to access their banking profiles, establishing entitlements around which features and information others can use and view.
- Recurring transfers—Set up transfers to automatically occur on time intervals.
- E-statements—Access most recent statements immediately and electronically.
- Transaction history, cash transfers and pending bill pay—Quickly view immediate and future-dated transfers, transactions, and upcoming and past payments.
- Remote deposit capture—Deposit checks with a photo and a click.
- Location-based branch/ATM finder—Uses GPS technology to find branches near the user.

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money movement."**

Fusion digital banking

Mitigate risk

- Debit card management—Control card security measures from any device. Users can switch cards on and off and designate acceptable merchants, transaction categories and dollar thresholds—resulting in unprecedented control of their card security.
- Customizable security alerts—Tailor alerts for activities such as when a password has changed or a limit has been exceeded on deposits or transfers.
- Optional PIN login—For additional security (out of band authentication).
- Security by design—Incorporating today's strongest security controls such as static code analysis, attack scenarios, patching and recurring pen-testing.

Easy access

- Biometrics—From fingerprint authentication to facial recognition, Fusion Digital Banking adheres to the latest, secure log in methods.
- Easy view account balances—For deposit, loan and credit accounts.

Personalization

- Personalized transactions—Attaching an image from a device's photo library to a transaction enables users to easily record purchases and receipts to better track spending activity.
- Customer/member personalization—User can update their contact profile at anytime.
- Multi-language versions—Users can select which language they want the application to display.

Bill pay

- Differentiate with PicturePay –Take a picture, pay a bill. Payments can be scheduled for future processing or can be expedited for an institution-defined fee.
- Integrate with your preferred bill pay provider with our best-of-breed approach to integrations.

Payments

- Person-to-person and member-to-member payments—Send money to anyone in the U.S. with a valid email address or cell phone.
- Account-to-account payments—Transfer money between accounts at different financial institutions as easily as within the same financial institution.

Key advantages for financial institutions



Real-time analytics and reporting

Access point in time and trending reports, real-time end user behavioral analytics from session information to detailed trend analysis of money movement.



In-app marketing and messaging

Develop ad campaigns that engage the user without disrupting their banking experience. Multiple ads can be maintained at any given time on the login screen, on the feature navigation menu and as larger ads right within the primary workspace of Mobile Banking App.



View as user feature

Financial institution employees can launch sessions directly from their own console and 'view as user' to see what the consumer sees, allowing them to more quickly identify and resolve issues.



Customizable branding

Tailor the apps to meet brand guidelines and identity with a highly customizable interface.



Back-end risk limits

Develop and maintain via global and individual settings.



Risk management and security

Track devices running the Mobile Banking App, disable the App remotely if necessary and send push notifications to the devices. Additional security features include SSL encryption, multi-factor authentication, compliant Device ID, mobile fraud risk prevention, entitlements, optional pin and debit card lock.



Increase new sales and retention

The 'anytime, anywhere' nature and overall experience of Fusion Digital Banking not only improves loyalty, but also attracts new account holders.

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

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

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