



## Fusion Digital Banking

Seamless, multi-channel banking.  
Open innovation platform.  
Unlimited choices.



# Fusion Digital Banking

Now you can please everyone. Everywhere. All the time.

**Soccer moms and CFOs want the same thing: a banking experience that makes their days easier. Sounds simple—and now it is.**

Give your account holders a banking experience that lets them switch seamlessly from their mobile device to a desktop.

They won't notice the consistent interface. They'll just notice their banking task wasn't a hassle. They won't notice the new feature that was implemented, just for them, in a few short days.

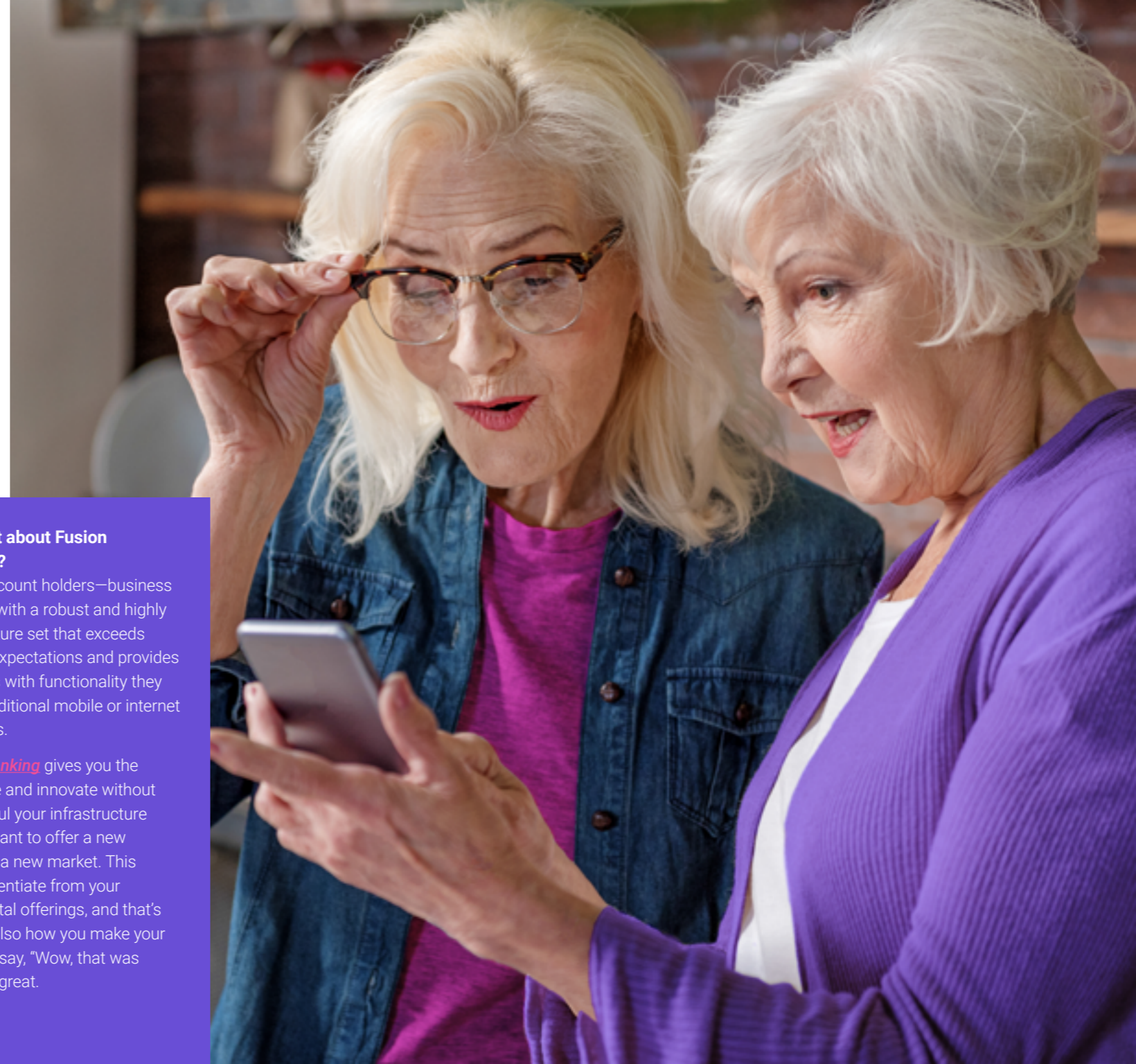
They'll just use it. They won't notice that behind the scenes, their data is being used to assemble a personalized look and feel, for an experience designed just for them. They'll just feel like their community bank or credit union is doing a great job of meeting their changing needs.

This is what the new generation of banking technology looks like, and Fusion Digital Banking makes it possible with innovative technologies that you won't have to think about. You'll just put them to work.

## What's different about Fusion Digital Banking?

Serve all your account holders—business and consumer—with a robust and highly configurable feature set that exceeds account holder expectations and provides business owners with functionality they can't get with traditional mobile or internet banking products.

**Fusion Digital Banking** gives you the flexibility to scale and innovate without having to overhaul your infrastructure every time you want to offer a new product or serve a new market. This is how you differentiate from your competitors' digital offerings, and that's nice. But this is also how you make your account holders say, "Wow, that was easy." And that's great.





## We took the guesswork out of growth

Expand your business, add and remove services, and reach new markets while you remain digitally relevant and easy to navigate.

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**Fusion Digital Banking integrates with over 35 core solutions including, but not limited to, Finastra's dynamic core systems, Fusion Phoenix, and Fusion UltraData."**



### Open and innovative

Ready today and fit for tomorrow, digital banking is the fast track to next generation solutions for retention and growth.

A feature-rich environment allows for tailored customer experiences and rapidly changing needs.

Easy access to pre-integrated solutions from forward-thinking fintechs via a vibrant and growing app marketplace on our open banking platform FusionFabric. cloud, puts account holders at the center of your universe. Be their "go-to" for a breadth of solutions that solve for diverse needs. Scalability, open APIs and a robust financial services ecosystem lets you build a proactive banking experience, linking the lifecycle from origination and throughout multiple digital channels.



### Seamless, multi-channel experience

Agnostic and extensible to support consumer, business, and employee. A streamlined, holistic approach with single point of entry for multiple segments delivers economic advantages.

From internet to mobile, meet people where they are, with a modern, consistent interface across channels for connected experiences that deepen engagement and strengthen your brand.



### Data-driven personalization

Clearer, actionable insights and frictionless data access means intelligent business decisioning, deeper connections and more relevant offers for increased cross-sells and improved satisfaction. What does Jane need to be successful? What about Jane Inc.?

Realize your vision: create segments, personalized products and marketing campaigns thanks to simplified data visualization. Empowering your vision to build better products, including those that promote financial wellness. For today, for tomorrow. For good.



## A superior user experience for business and consumers

Give your all your users, both consumer and business, the innovative digital services that let them bank the way they want – anywhere, anytime, with a fast, frictionless and easy-to-use digital experience. Built just for them.

### 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.

**Self-service personalization:** Users can update their contact profile any time.

**Multi-language versions:** Users can select which language they want the application to display.

**Secure messaging:** Stay close to your account holders, wherever they are, with a robust set of communication tools within the application.

**Segmentation:** Create unique banking experiences for different users through segmented functionality and/or branding.

### Convenience

#### On the desktop or on the go:

A single platform to make approvals and access accounts anytime, anywhere.

**Recurring transfers:** Set up transfers to automatically occur on time intervals.

**E-statement:** 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.

**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.

### Faster money movement

#### Preferred provider accepted:

Integrate with your preferred bill pay provider with our best-of-breed approach to integrations.

**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.

**Person-to-person payments:** Send money to a friend 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.

### Control and trust

**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 alerts:** Tailor security alerts for specific activities like when a password has changed or when a limit has been exceeded on deposits or transfers.

**Out of band authentication:** Optional for additional security.

**Security by design:** Incorporating today's strongest security controls such as static code analysis, attack scenarios, patching, and recurring pen-testing



## Specialized functionalities for a complete business banking solution

All the retail functionality they expect – plus so much more.

**User permissions:** Manage logins, communications, information and access services through the console.

**Self-service administration tools:** Primarily in the management console and web apps, provides business management tools and reporting.

**Multi-entity management under one login:** Consumer and business user management together.

**ACH:** Recurring, single entry or batch.

**Positive pay and account reconciliation:** Available for added security.

**Wire transfers:** Single domestic, international and recurring wire payments with workflow that include initiation, approval and processing.

**Business workflow:** Payment initiation, approval, processing and management with file import/upload.

**Integration with accounting software:** Can accept ACH/Delimited/Fixed format files from most accounting software packages for manual import/upload into the system for payment processing.



## Key advantages for financial institutions

It's not just about ease-of-use for your account holders. Robust functionality streamlines the employee experience and back-end processes.

### ✔ **Bring your own core system**

Fusion Digital Banking knows that robust real-time core integration is essential to the user experience in order to meet the demands of a savvy mobile or desktop user. Our 35+ core interfaces include in-house and data center hosted solutions.

### ✔ **Best-of-breed integrations**

One-size-fits-all banking doesn't fit for everyone. Our open API approach allows you to choose the best technology providers to fit your needs.

### ✔ **An ecosystem of innovation**

Finastra's Digital Banking robust integration ecosystem is now even richer with the creation of [FusionFabric.cloud](#), an open and collaborative developer platform and marketplace.

You gain access to more industry-leading APIs, additional B2C and B2B offerings, and more choices to increase your bottom line.

### ✔ **In-app marketing and messaging**

Drive community initiatives and 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 and the feature navigation menu, as well as larger ads within the primary workspace of your digital banking solution.

### ✔ **Configurable branding**

Your market is unique, just like your users. It's time your banking reflected it too. Tailor your digital solution to meet brand guidelines and identity with a highly customizable interface.

### ✔ **View as user feature**

Entitled financial institution employees or service representatives can launch sessions directly from their administrative console and 'view as user' to see what the consumer sees. This streamlines service calls by allowing employees to more quickly identify and resolve issues.

### ✔ **Real-time data and reporting**

Gain insights to trending reports and access to [Real-time End user Behavioral Analytics \(REBA\)](#) at your fingertips. From session information to detailed trends of money movement, all data can be exported for further analysis.

### ✔ **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 devices.

Additional security features include SSL encryption, multi-factor authentication, compliant Device ID, mobile fraud risk prevention, entitlements, and optional pin and debit card lock.

### ✔ **Increase new sales and retention**

The 'anytime, anywhere' nature and overall experience of digital banking not only improves loyalty but also attracts new business and consumer accounts.





# The future is on the cloud

Fusion Digital Banking delivers the fast moving and nimble innovation you would expect from a fintech partnership, all backed by the support of a global company.

Whether it is partnering with today's biggest technology providers, like Microsoft, or innovation at the cutting edge, with FusionFabric.cloud, the future is in the cloud.

Empower your internet and mobile banking experience with the solutions and innovations that are right for your market.

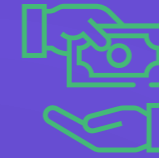
Make your digital branch the most impactful branch with tailored features and functionality that are not only unique to your specific market, but also to your individual users.

Give your account holders a single, seamless, and easy-to-use banking experience with **Fusion Digital Banking**.



[Find out more](#)

## Partner apps on FusionFabric.cloud



### Allied Bill Pay >

*By Allied Payment Network*

Give account holders the ability to quickly and easily move money and pay bills.



### RoboSave >

*By Monotto*

Make smart saving simple, with the help of AI and the single push of a button.



### BankAssist.ai >

*By Kore.ai*

An intelligent banking assistant that enhances your mobile and online banking.



### Find Money >

*By FinGoal Inc.*

Serve up unique recommendations to spend smarter based on personal habits and needs.

# 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](https://finastra.com)

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