



(THE FUTURE OF
FINANCE IS OPEN

CORPORATE BANKING

FUSION TRADE INNOVATION AND SUPPLY CHAIN FINANCE

**INTELLIGENT TRADE SERVICES
TO HARNESS THE DIGITAL
ECOSYSTEM**

Remain Relevant in International Trade Finance

A trade services platform to evolve with compliance, client and competitive demands.



We were able to deliver this ground-breaking initiative on time and within budget thanks to careful planning and strong collaboration from the teams at State Bank of India and Finastra.”

Shiv Kumar Bhasin
Chief Technology Officer
State Bank of India.

The Shift to Digital Trade

Today, corporate clients expect frictionless trade processing, whether for documentary trade or for supply chain finance (SCF). The growth in digital trade has opened new ways to enhance the corporate user experience. For the banks that can take advantage, end-to-end trade digitization means more relevant financing and advice; faster turnarounds; fewer discrepancies, and greater visibility for corporates and banks alike. Fusion Trade Innovation and Supply Chain Finance provide the core solutions for trade digitization for over 200 global trade banks.

Total Trade and Working Capital Finance

Disparate legacy applications and a lack of agility have amplified the struggle to react to new standards, product demands and disintermediation. With data islands and manual processing come less visibility and a reduction in client satisfaction and cross-sell potential. With Finastra, banks move to a single solution covering the broadest and deepest suite of trade and working capital finance solutions on the market.

Digital processing for growing areas like guarantees helps Finastra clients capture growth from profitable service-based exports, while flexible and STP-driven supply chain finance helps to capture the SME and open account revenue opportunity.

Smarter Compliance and Risk Distribution

KYC compliance, new messaging standards and the inability to quickly recycle capital has increased the cost of doing business and the shift to open account. Fusion Trade Innovation improves STP on sanctions and compliance screening, harnessing the latest advances in machine learning and optical character recognition. Assets can be moved off-balance sheet more efficiently through controlled and transparent asset distribution to recycle capital quickly and reduce financing costs. Finastra solutions comply with latest SWIFT Message Types and formats, ensuring business as usual and paving the way for the digital standards of tomorrow.

Faster Innovation

Finastra's solution for intelligent trade services enables fast time-to-market for more tailored trade and working capital finance services. Finastra's best-of-breed core applications for trade and supply chain finance work in unison with leading solutions from the ecosystem so you can move faster, at lower cost and risk. By connecting the services and data that corporate clients need with a solution that aligns the physical and financial supply chain, banks deliver value-added trade services, drive process automation, and can explore new collaborative business propositions.



The Future of Trade is Open

Increase relevance and automate compliance with a future-proof trade services platform.

For leading corporate banks, trade finance provides the business case for wider digital transformation. It has the potential to drive new fee-based revenue, deepen corporate connectivity and capture growth in line with the changing financial needs of international commerce.

Connect Trade and Transaction Services

Finastra's modular and connected corporate banking suite combines trade and supply chain finance applications with commercial lending, cash management and treasury services, on a single, interoperable platform. With a unified digital experience and integrated operations banks and corporates benefit from a consolidated view of business. Open connectivity to ERP and treasury technology enables STP and real-time visibility of information about purchase orders, invoices and LCs, and the ability to efficiently deliver a comprehensive suite of financing, risk and transaction services.

Achieve Greater Compliance Automation

AML and sanctions compliance accounts for 60% of trade finance costs ("Securing Global Growth", ICC, 2018). With Fusion Trade Innovation and our partner ecosystem, compliance can be automated to reduce risk and costs.

Integrated watchlist checking is delivered by Fircosoft Accuity, and AI-based document generation, screening and digitization is delivered through partners like Compend and essDOCS.

Extensible Platform to Automate and Compete

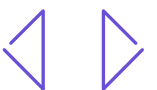
Paperless trade, open banking and the availability of non-bank services are driving new business models. With Finastra's core trade solution and open platform, banks can leverage open APIs to embrace new data sources for analytics and more robotic processing throughout the customer journey to enhance service.

The Future is Now: Cloud-ready, Flexible Technology

The solution is cloud-ready with a browser-based UI. With a microservices strategy and shift to REST APIs, banks can flex their solution as needed. A comprehensive Software Development Kit (SDK) also means transformation is delivered on an evergreen core architecture.

 **Hover over image to enlarge diagram**

[A Modular and Open Platform for Trade and Working Capital Finance](#)



Intelligent Trade for Smarter Growth

Advanced STP, digitization and data analytics to seize growth in guarantees and open account business.



Supply chain finance now represents about 55% of the overall trade services and supply chain finance market, evidencing the secular shift to open account.”

Celent, Connected Corporate Banking
Breaking Down the Silos, 2017

Seizing Growth in Documentary Trade

With guarantees and standby letters of credit (SBLC) business growing, and open account on the rise, banks are under pressure to offer new working capital services. Often these are only viable if digitally delivered and with high STP. Fusion Trade Innovation ensures front-to-back digitization of the documentation and processes around complex guarantees wordings and workflows, reducing friction in processing and improving turnaround times -as well as fully supporting less complex but equally document-driven traditional trade instruments.

Capturing the Open Account Opportunity

The Fusion Supply Chain Finance application is a scalable, STP solution for every SCF business line. It covers standard modules for approved payables and receivables financing, as well as factoring, forfaiting, asset-based lending and much more. From the digital front-end to operations, the solution enables automated application of business criteria for individual SCF programs, automatic payments and reconciliation, ERP connectivity and integrated risk and asset distribution.

Banks can manage SCF transactions ‘by exception’ to scale up and capture the growth opportunity, while buyers and sellers can access cost-effective, timely working capital finance.

Global Data Analytics for Smarter Relationship Managers and Operations

The Fusion Insights application enables relationship managers to deliver more timely advice with real-time views of client business. It draws on data from Finastra’s trade finance applications and other systems to provide daily support and strategic advice to clients on transactions as well as future trends in global and local trade.

The global operations dashboard within Fusion Trade Innovation provides one view of work across bank entities and clients to prioritize workflow and manage bottlenecks across trade and working capital business.

Infographic: Demistifying Data to Win in Trade



Future Proof Your International Trade Business

One platform to support everything from blockchain to big data; cloud to open APIs and to embrace emerging standards for digital trade.



Compliance coverage with Finastra's intelligent trade services platform and AI-driven screening, reducing document checks from two days to ten minutes.

Source: Finastra and client PoC with Fusion Trade Innovation and Compend, 2018

Harnessing the Fintech Ecosystem with an Open Platform for Trade Innovation

With connectivity to the FusionFabric.cloud platform, Fusion Trade Innovation's core and digital channels APIs are exposed to the developer ecosystem. This has resulted in a range of value-added applications, for example AI tools to improve KYC processes and document checking, and integrations with emerging distributed ledger networks. Finastra partners with leading consortia for digital trade finance to ensure connectivity and active involvement in the trade finance networks of the future.

200 Financial Institutions Processing ~10% of Daily Trade Finance with Finastra

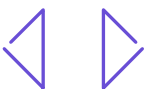
Finastra is uniquely positioned to provide unified trade and supply chain services from a single working capital finance platform. The solution provides fully connected yet discrete components to allow banks to evolve in manageable steps.

Continuous Delivery to Evolve with the Future Trade Ecosystem

By driving change in the trade finance industry with our advocacy work around digitalization and advancing the use of emerging technologies through FusionFabric.cloud, APIs and the shift to microservices, our clients benefit from continuous delivery and the expansion of services through collaboration with partners.

Award Winning Implementations Through Fusion Blueprints

With Fusion Blueprints, Finastra's proven service delivery model, modifications are only made for business, regulatory or external system requirements. And because the SDK and API framework allow you to extend system capabilities without changing core code, your intellectual property, data and interfaces are secure as new releases are delivered.



A Proven Platform for Global Trade

Connected Solutions for Corporate Clients

A Global and Connected Solution

Whether to support complexities of large corporates, or the simplicity demanded by SMEs, Fusion Trade Innovation and Supply Chain Finance support the connected, round-the-clock needs of your customers. Our trade finance solutions are pre-integrated with our connected corporate banking suite, enabling institutions to redesign their operating model across of the corporate or commercial bank.



In addition to providing the best trade finance solution on the market, Finastra met our demand for a strategic partner that could provide other corporate banking solutions, such as syndicated lending and supply chain finance, as our needs evolve.”

Michael Cummins

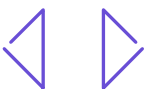
Head of Treasury Solutions, Citizens Bank



To drive a successful omni-channel strategy FGB and Finastra delivered a service-oriented architecture which serves as a future-proof framework for digitizing and integrating end-to-end cash and trade operations with full STP capabilities and leverages the common services platform that underpins the Finastra corporate digital channels solution.”

Susan Feinberg

Senior Analyst, Celent. Celent Model Bank Award 2017





Contact us

About Finastra

Finastra unlocks the potential of people and businesses in finance, creating a platform for open innovation. Formed in 2017 by the combination of Misys and D+H, we provide the broadest portfolio of financial services software in the world today—spanning retail banking, transaction banking, lending, and treasury and capital markets. Our solutions enable customers to deploy mission critical technology on premises or in the cloud. Our scale and geographical reach means that we can serve customers effectively, regardless of their size or geographic location—from global financial institutions, to community banks and credit unions. Through our open, secure and reliable solutions, customers are empowered to accelerate growth, optimize cost, mitigate risk and continually evolve to meet the changing needs of their customers. 90 of the world's top 100 banks use Finastra technology. Please visit finastra.com

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