

De Novo banks: Reshaping the customer experience

Next Gen Banking

Banking is experiencing a major shift, driven by seismic technology and market changes.

The world has changed

Less physical, more digital

From a massive change in the technologies used by financial institutions, such as cloud computing, artificial intelligence (AI), machine learning (ML) and predictive analytics; customers are accustomed to receiving very immediate, highly personalized and accessible services from other industries, and expect banking to meet the same standards.

De Novo banks are disrupting traditional banking models, rapidly making inroads into the sector's profits by offering agile, digitalized alternatives.



The shift toward a new customer value proposition

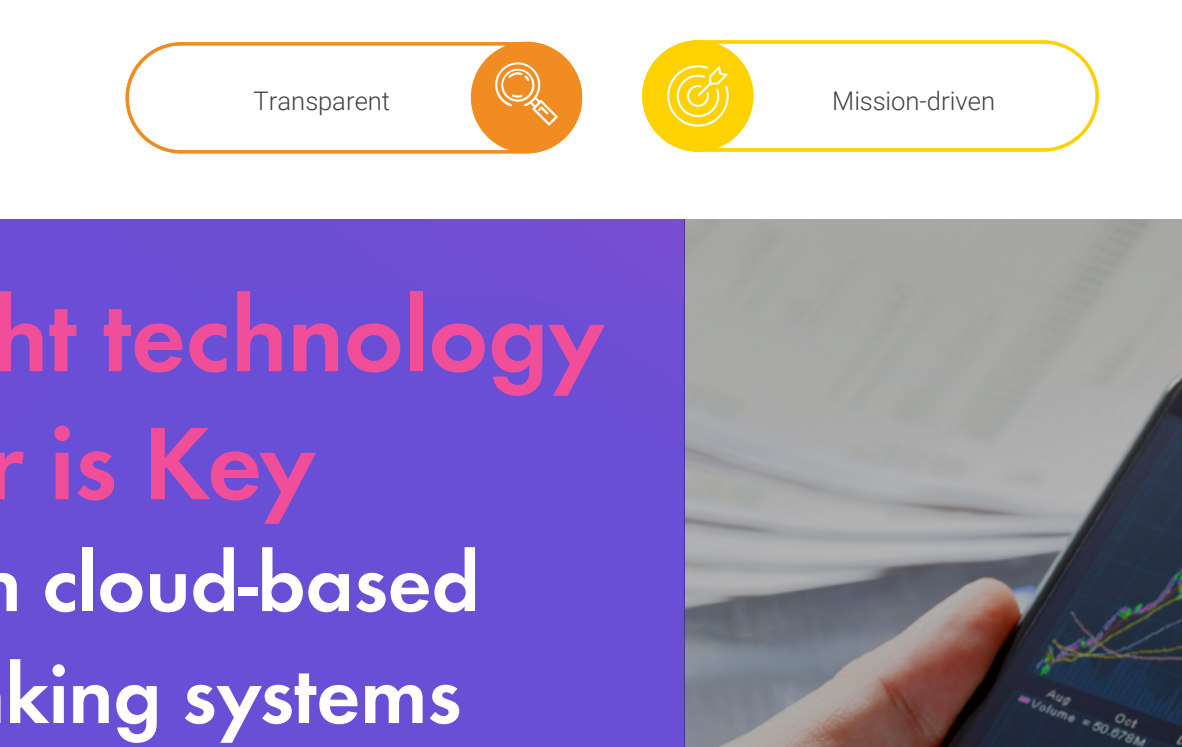
The era of digitalization and multi-channel experience has truly begun, and the demand for an authentic multi-channel experience is now a reality.

The disruption can be seen right across the value chain from customer engagement to onboarding, lending to mortgages, and payments to alternative financing.

De Novo bank value proposition

De Novo banks are disrupting traditional banking models, 100% customer-centric and providing a seamless user experience.

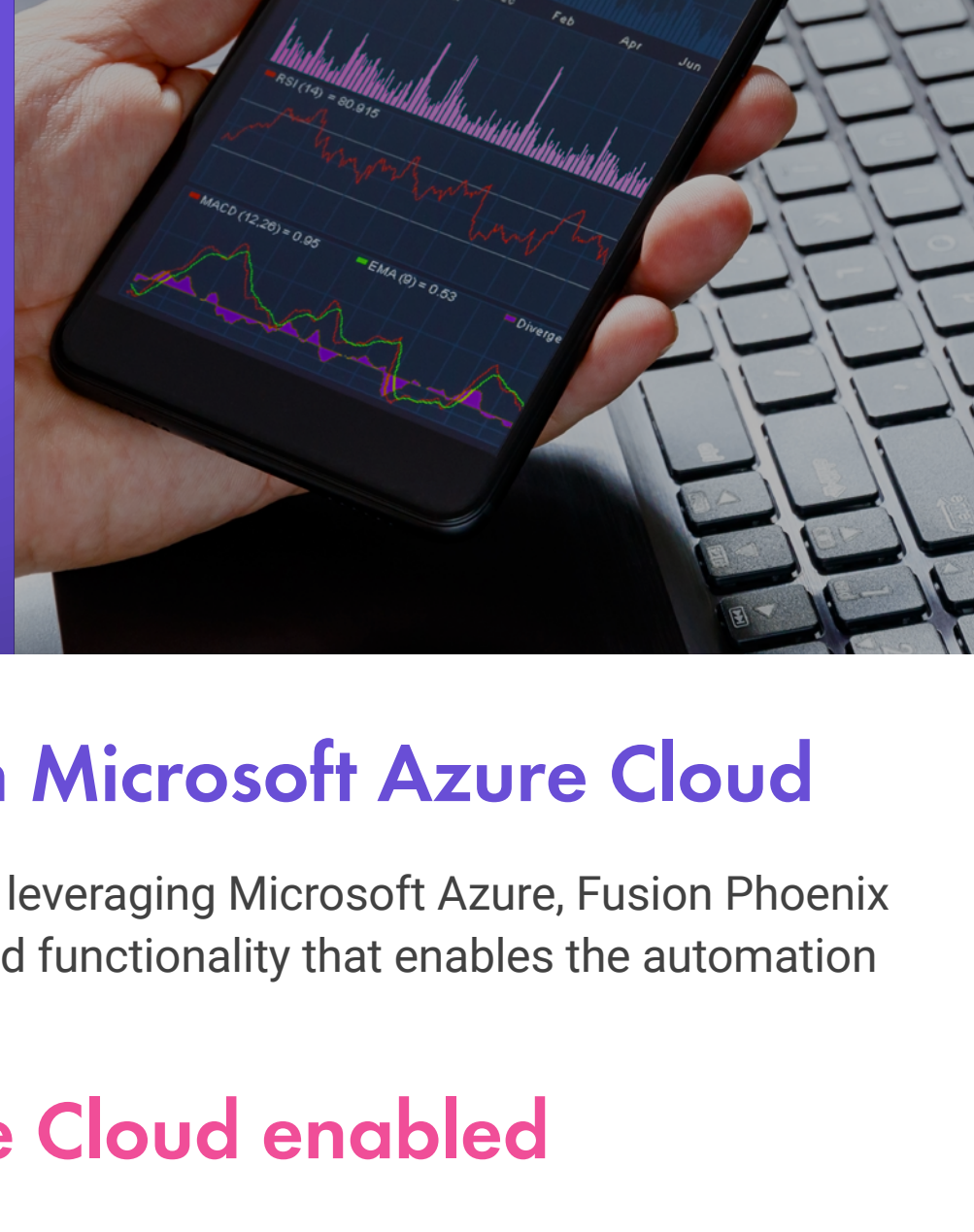
Successful de novos are utilizing new financial technology, cloud-based systems and artificial intelligence to remove silos and reduce underwriting and processing time.



The right technology partner is Key

Next-gen cloud-based core banking systems are gaining traction

To survive and thrive, all financial institutions need to ensure their technology platforms are in tune with their business strategies. The need for a de novo bank to bring its services to market quickly is ever more critical. It is key to have a scalable platform that enables growth and the ability to, very quickly, exploit their uniqueness in line with their business model. Banking in niche markets.



The 1st US core platform on Microsoft Azure Cloud

Built on Microsoft Architecture, Open API's and leveraging Microsoft Azure, Fusion Phoenix provides financial institutions with sophisticated functionality that enables the automation of key core banking processes, digitally.

Open, scalable core - Azure Cloud enabled

One core - endless possibilities

Fusion Phoenix key core components are:

👉 Hover over icons to learn more

Full core + solution Open API Process standardization Microsoft technology stack Fully integrated enterprise solution

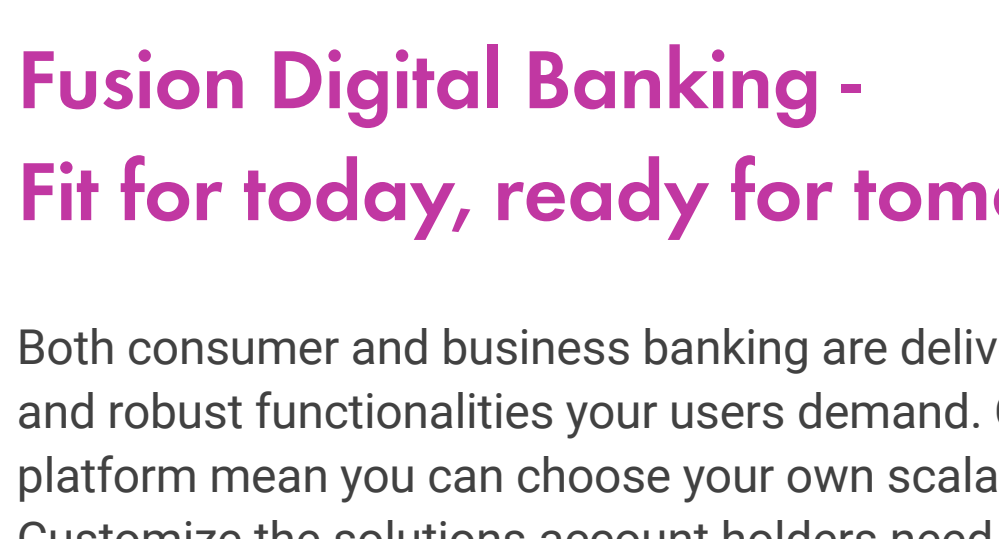
Achieve 70% efficiency savings



leveraging Next Generational Banking Integrated Workflow

Digital transformation has become essential for banks to future-proof their business model and improve the customer and employee experience, operational efficiency, and business economics

Fusion Digital Banking: A holistic solution for personalized experiences



150+

best of breed integrations
-Open banking for connected experiences
-Next gen apps for personalized banking

Fusion Digital Banking - Fit for today, ready for tomorrow

Both consumer and business banking are delivered with the intuitive design and robust functionalities your users demand. Open APIs and a core agnostic platform mean you can choose your own scalable, digital banking journey. Customize the solutions account holders need with personalized experiences across channels. For business, consumer, and employees.



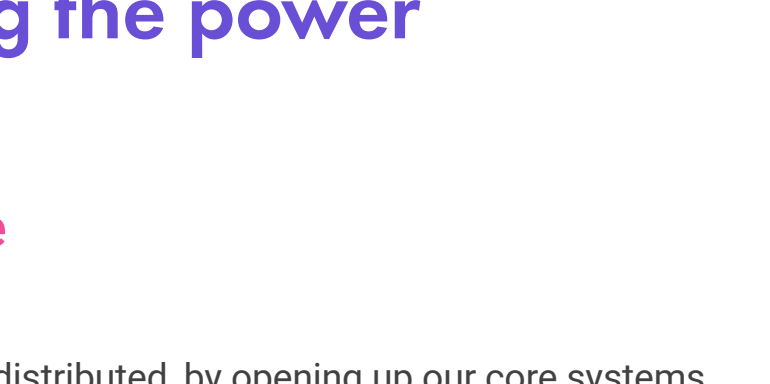
One digital solution

Consumer
Small Business
Commercial
Analytics
Marketing
Administrative

Analytics: grow your bank

Every De Novo bank needs to ensure that its business operations are meeting the KPIs it set out in its go-to-market business case. This means having on-demand insights into business performance and understanding whether products are relevant, what the take-up is, if margins are on track.

Fusion Analytics provides the ability to identify and approach your target market with relevant marketing campaigns, profitability and strategic planning. With a fully integrated inward look at key performance indicators, it can pinpoint where the best opportunities for deposit and loan acquisition lie, identify performance by branch or region and show which products are performing or need help.

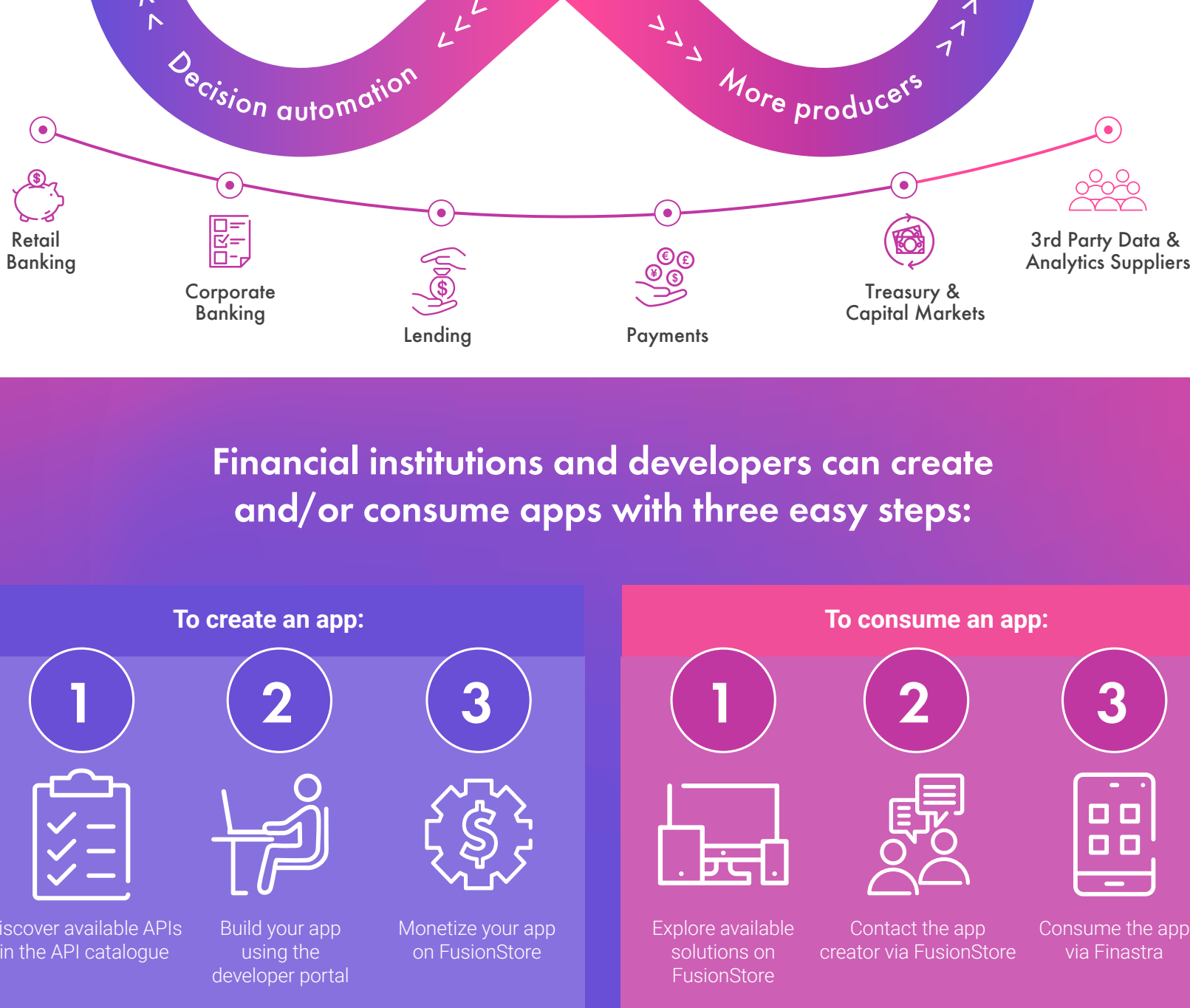


Innovation on tap – Harnessing the power of open APIs

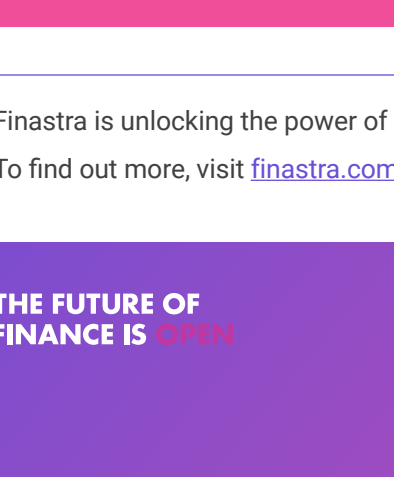
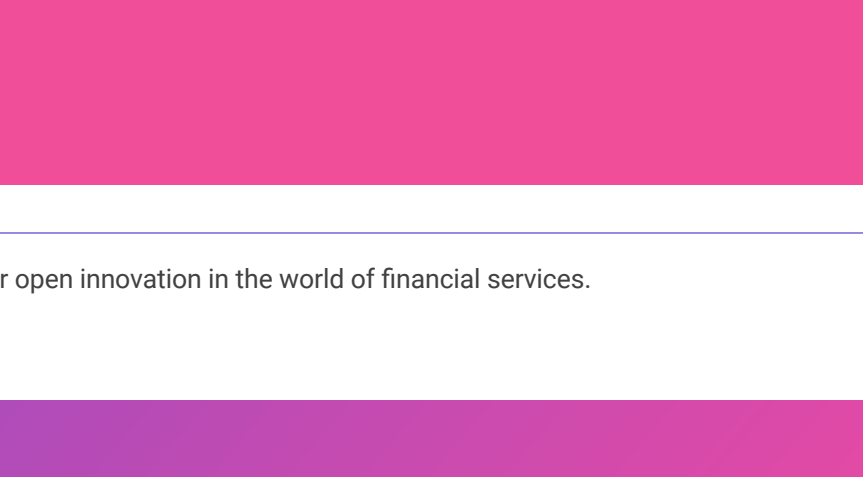
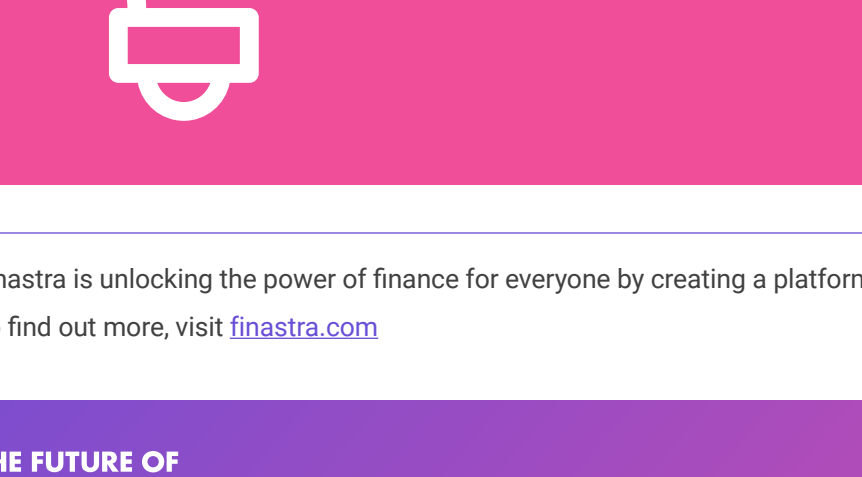
For new entrant banks, speed is of the essence

Finastra is changing the way modern banking software is built and distributed, by opening up our core systems using open APIs on the [FusionFabric.cloud](#) platform.

FusionFabric.cloud is Finastra's open and collaborative developer platform and marketplace for financial solutions. De Novo Banks can use it to build apps using open APIs that access core systems across the banking market: retail banking, payments, lending, corporate banking and treasury & capital markets, enabling the quick extension of a bank's ecosystem, providing new opportunities for revenue growth



Financial institutions and developers can create and/or consume apps with three easy steps:



Find out how Finastra's core banking solution helps De Novo banks deliver a cloud open banking experience. And leverage all the opportunities in today's fast-changing market.