



(THE FUTURE OF
FINANCE IS OPEN

FUSION PHOENIX™ INTERNATIONAL

OVERVIEW





The Need for the Extended Financial Enterprise

Despite today's challenging economic and regulatory environment, banks can deliver high-quality services and products at unprecedented levels of efficiency and personalization.

They have the opportunity to differentiate themselves, capture market share and create operational efficiencies that ultimately make them more profitable. Unfortunately, these opportunities often go unrealized—hindered by manual processes and a patchwork of legacy technology that just can't work in unison.

The solution is an enterprise-scale approach to technology—one that breaks through the functional silos of legacy systems, streamlines service delivery and produces both superior customer experiences and transformational efficiency gains.

Fortunately, one solution provides the key to these challenges and answers the call to improve service, increase efficiencies and help you leverage opportunities: Fusion Phoenix International.



Introducing Fusion Phoenix International

Fusion Phoenix International is a thoroughly modern-architected core solution built using Microsoft® technology which lends itself to a number of advantages, including lower cost of ownership, open database architecture and improved usability.



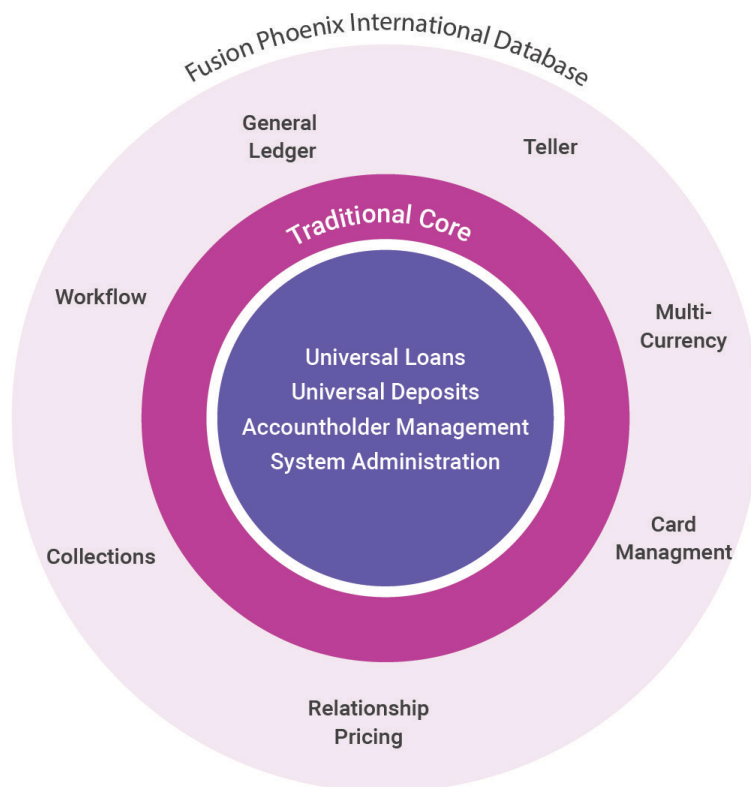
Traditionally extra-core modules like teller, collections, relationship pricing and card management are all housed inside the Fusion Phoenix International database.”

Fusion Phoenix International

Fusion Phoenix International includes universal loan and deposit servicing, customer management, general ledger, system administration and an integrated teller application.

Unique to Fusion Phoenix International is the fact that traditionally extra-core modules like teller, collections, relationship pricing and card management are all housed inside the Fusion Phoenix

International database, meaning that access to data from all of these applications comes from one location. This ensures that consistent information is available throughout the entire enterprise and that adding and maintaining customer records is simplified and streamlined. Reporting and analysis is also made easier with drag and drop report-building capabilities from within the same database.



Fusion Phoenix International ensures consistent information is available throughout the entire enterprise.



Fusion Phoenix International, along with other Finastra modules, enables customers to open and fund accounts, manage their accounts, and conduct other transactions at their convenience and at the location of their choosing.”

Fusion Phoenix International + Best of Breed Channel Solutions

The power of Fusion Phoenix International is amplified exponentially with the integration of Fusion Phoenix International with channel solutions from Finastra, bringing together a wide-range of proven, specialized software into a single environment more easily managed in the back office, and providing even more workflow and interface efficiencies for your staff and customers. Additionally, the ability to select from multiple solution offerings in many cases allows banks to build just the right enterprise system at the right time—with the ability to grow and evolve as your business expands.

The enterprise capabilities of Fusion Phoenix International include:

Risk Management

Unified solutions to help you manage credit, operational and compliance risk. Extensive portfolio analysis capabilities help you identify exposures and trends in various industry sectors, monitor credit risk within the portfolio and continuously monitor concentration levels. For operational and compliance risk, your staff has a unified view of customer exposure combined with flexible transaction controls, auditing and reporting tools.

Reporting

A powerful report writer empowers your staff to make decisions based on analysis from reports they create themselves. Reports can be delivered in a variety of

formats, with a range of interactivity and printing options.

An integrated component of SQL Server Reporting Services provides:

- Table, matrix and chart reports
- Report scheduling and publishing

Self Service

Mobile and Internet-based, self-service solutions for consumers and business customers that enable real-time convenience and straight-through processing automation. Fusion Phoenix International, along with other Finastra modules, enables customers to open and fund accounts, manage their accounts, and conduct other transactions at their convenience and at the location of their choosing.

Branch Automation

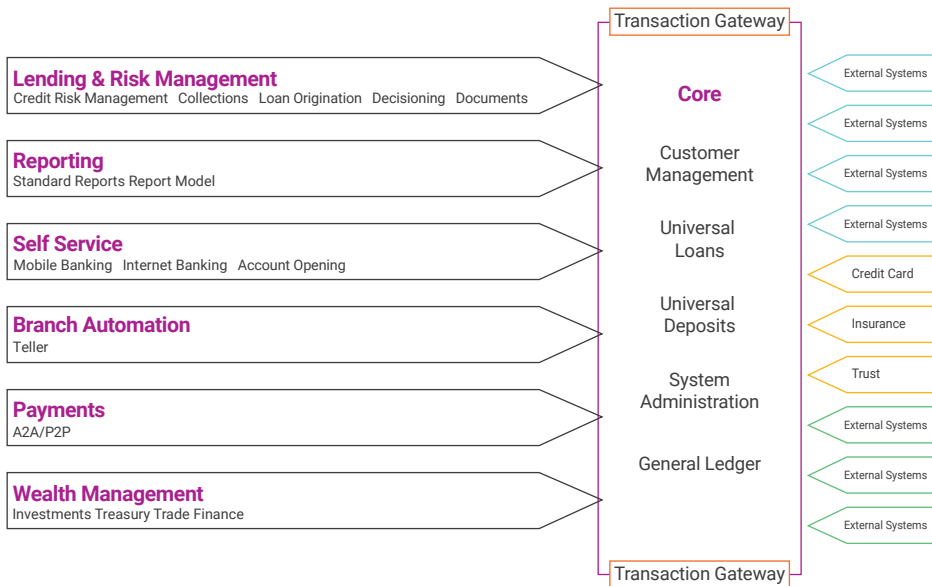
The Teller Processing application in Fusion Phoenix International manages teller transactions in the system and performs inquiries on up-to-date customer and account information. Customer and account information is immediate. Reliability and redundancy is ensured under a wide range of conditions as the teller application can also be configured to operate in an offline environment.

Payments

Fusion Phoenix International enables customers to make person-to-person (P2P) payments and account-to-account (A2A) transfers.

Core Has Evolved

Microsoft architecture makes Fusion Phoenix International easier to deploy in the bank by allowing the bank to run the solution on off-the-rack hardware.



Using a single, Microsoft SQL Server database and the open API middleware—the Fusion Phoenix International Web services integration tier—keeps Fusion Phoenix International open and enables a more complete customer view than any other core processing solution, providing your staff with quick and easy access to customer information at their fingertips—reducing the number of clicks required to find information and the time it takes to service customers. Fusion Phoenix International uses unique “adapters” to provide easy access to data and transaction processing capabilities from external systems, such as credit card, trust and insurance. The Fusion Phoenix

International single database also means that traditionally extra-core features such as teller, contact history, sales and service and collections, among others, are all housed in one database meaning a comprehensive and consistent 360-degree customer view is always accessible.

Microsoft architecture also makes Fusion Phoenix International easier to deploy in the bank by allowing the bank to run the solution on off-the-rack hardware—no expensive server racks to purchase and maintain. Your bank will also realize cost-savings in staff training time. Using the familiar Microsoft Office ribbon-style interface means a more seamless experience for staff members learning

the software, and less time spent learning and searching unfamiliar menus for functions they need to access in order to serve customers.

Microsoft architecture also brings built-in integration to familiar Office applications such as Word, Excel and Outlook, uniting the most common tools used at the bank with Fusion Phoenix International. Data from Fusion Phoenix International easily exports and interfaces with these productivity applications, facilitating customer communications, appointments, call queues and data analysis. Microsoft Active Directory allows the bank to leverage single sign-on capabilities across Fusion Phoenix International and channel solutions.

Fusion Phoenix International is also endowed with a number of features that will help your bank delight customers and save you time and money, including:

- Workflows: The workflow function allows common tasks and processes in Fusion Phoenix International to be defined and automated, ensuring policies and procedures are maintained and consistency is applied each time a business process is initiated.
- Universal loans and deposits: Allows consistent management and servicing of all loans and deposits, regardless of type, in Fusion Phoenix International. No more logging into a separate consumer or commercial lending application to access information or perform maintenance. You’ll ease training time



The Fusion Phoenix International single database also means that traditionally extra-core features such as teller, contact history, sales and service and collections, among others, are all housed in one database meaning a comprehensive and consistent 360-degree customer view is always accessible.

With the extension of Fusion Phoenix International to include integrated, best-of-breed channel solutions from Finastra and strategic partnerships, you can do more.

and improve efficiency by offering staff a familiar interface and workflow no matter which account type they access.

- Unlimited product types: Don't allow your core to limit your product management initiatives. The flexible architecture of Fusion Phoenix International enables unlimited pricing options, product types and support for cross-collateralization.

With the extension of Fusion Phoenix International to include integrated, best-of-breed channel solutions from Finastra and strategic partnerships, you can do more, more efficiently!

Deliver Superior Customer Service

To create superior customer experiences across all the channels you serve, everyone in your institution must have easy access to the same customer information. With Fusion Phoenix International, everything starts with your customers

360-Degree Customer View

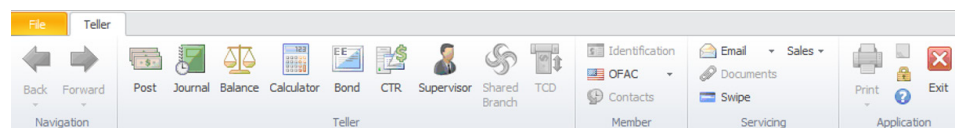
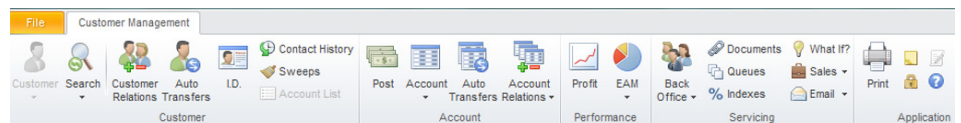
Fusion Phoenix International goes beyond typical customer information like name, address, accounts and balances, to provide real-time access to customer

exposure, profitability, entitlements and comprehensive personal information (including financial statements, image identification, employment history and customer contact history), and external account such as credit cards, trust and insurance, giving your entire enterprise quick access to a "single version of the truth." Training across multiple roles is easier because all your employees access customer relationship information in the same way.

24/7 Self-Service Access

These days, creating a superior service experience also means giving more control and convenience to the customer, so they can serve themselves. Fusion Phoenix International achieves this goal by providing access to customer data from any channel and by eliminating bank staff intervention in the processing of transactions (within defined risk management controls).

Fusion Phoenix International affords the ability to offer your customers transactions and information through Internet and mobile banking—all integrated with Fusion





Phoenix International. Your customers can enjoy online deposit and loan account opening and funding, P2P and A2A money movement and bill pay, among other self-service options.

Automated End-to-End Lending

In today's environment, managing your lending operations as separate silos is risky and potentially costly. Fusion Phoenix International is designed to help you automate every stage of your lending operations. Fusion Phoenix International is specifically designed for commercial and consumer lending. The result is a unified technology environment that helps you eliminate duplicate data entry, proactively manage credit risk and gain new levels of efficiency in your operations.

Origination and Underwriting

The data gathering, decisioning and documentation workflows for origination and underwriting vary widely among commercial and consumer loans. Fusion Phoenix International offers a variety of specialized applications tailored to the commercial and consumer origination workflows. At the same time, the industry leading integration of Fusion Phoenix

International makes boarding all of those loans more efficient and more automated.

For commercial loans, Fusion Phoenix International manages origination, analysis, underwriting, documentation and executive reporting. For consumer loans, the Fusion Phoenix International consumer credit application processing capabilities combine automated decisioning and origination workflow management to reduce credit and operational risk.

Credit applications of all kinds are then updated in real time with data from the enterprise customer database of Fusion Phoenix International. If the applicant is already a customer, all the necessary data elements are populated in the loan application, reducing the chance for error and eliminating manual data entry.

Loan Servicing

Fusion Phoenix International offers your institution one universal loan servicing application for commercial and consumer lending. Unlike other core processing systems, which often separate these functions—and duplicate account number structures and customer records—universal loan servicing in Fusion Phoenix International enables you to consolidate

your loan operations, cut training costs and eliminate manual processes.

Fusion Phoenix International supports all traditional functions in the areas of installment, line-of-credit and commercial lending. Core capabilities include participation, loan accounting, charge-off tracking and collections management. Line-of-credit lending features support personal and executive equity lines. Construction loans are also supported.

Debt Management

The collections function helps automate impaired loan processing, for all types of loans, using real-time access to the same account, customer and transaction information used for servicing. Using work groups, work queues and tasks, it provides your financial institution with powerful resource management tools to track and process follow-up actions throughout your collections process.

Risk Management Across Your Portfolio

Senior risk management and executive level staff need a tool for consistent analysis of their entire Commercial portfolio. Data can be viewed and reported on from the portfolio level down to single customer and specific accounts. The portfolio manager provides the ability to identify, analyze and report on concentration risk, perform stress tests and monitor key performance metrics.

Fusion Phoenix International manages origination, analysis, underwriting, documentation and executive reporting.



Fusion Phoenix International provides options for managing how account analysis is performed on deposit accounts, enabling you to model different product feature scenarios in order to optimize your offering.”

Making It Easy to Serve and Retain Commercial Relationships

Businesses are run by people. Business owners have a need to manage both personal and business relations, so why should your core processing system segregate personal and business accounts?

Fusion Phoenix International provides a number of integrated features and applications that make managing commercial deposits and loans easier for you, and help business owners better and more easily manage all of their accounts—from one place.

Commercial Lending

Fusion Phoenix International manages origination, analysis, underwriting, documentation and executive reporting. Commercial loans are entered into the system just like consumer loans. The flexible architecture enables unlimited pricing options, product types and support for cross-collateralization. Fusion Phoenix International also supports commercial loans that exceed lending limits by allowing them to be sold to unlimited investors. Additionally, Fusion Phoenix International provides the ability to establish commitments and an unlimited number of subordinate sub-commitments, and then tie loans to the commitment or sub-commitment.

Commercial Deposits

Fusion Phoenix International provides options for managing how account analysis is performed on deposit accounts, enabling you to model different product feature scenarios in order to optimize your offering. Accounts can be analyzed independently, or multiple accounts can be analyzed as a group. Deposit account analysis is based on the Association of Financial Professionals Account Analysis format.

Account Analysis determines the type and average balance amount required to offset service charges generated from activity on an analyzed account(s) in an analysis group. The reserve-adjusted balances maintained in an account are converted to an Earnings Credit Allowance that can be used to offset analyzed service charges accumulated during the analysis period. The system performs analyses automatically, at user specified intervals, for all specified accounts and groups.

Deposit account analysis provides information about interest paid, fees assessed through various channels and other account activity so you can determine if servicing costs exceed your financial institutions compensation from fees or balances.

Improve Efficiency with Next-Generation Technology Architecture

At the heart of Fusion Phoenix International is a high performance transaction processing and account servicing engine

that takes full advantage of a unified platform. It uses Microsoft technologies throughout every tier of the architecture, from the development environment to the user experience, integration to the database and server operating system.

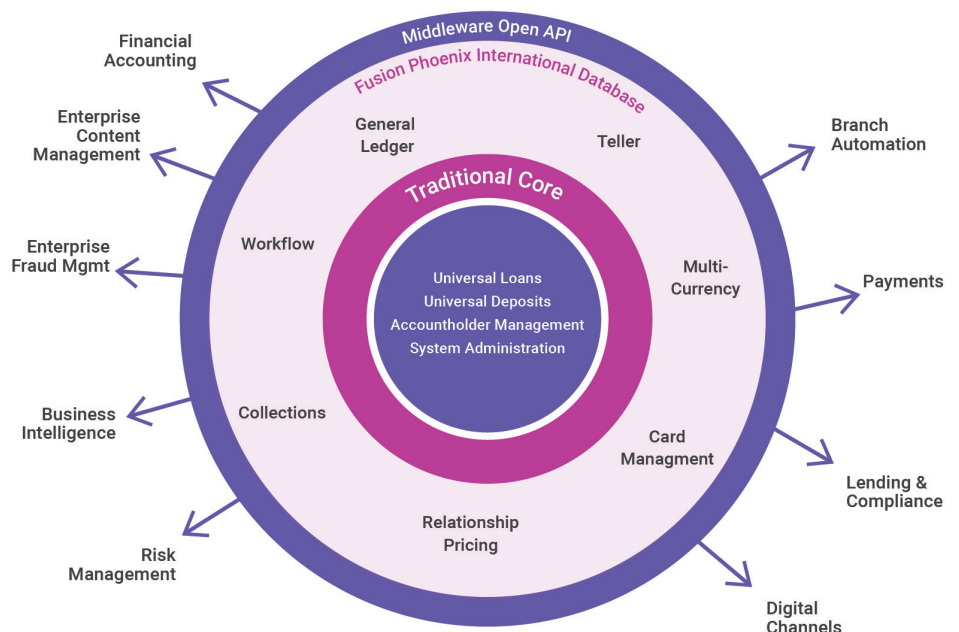
The Finastra approach to Fusion Phoenix International architecture affords the following key benefits:

- Standardized Microsoft technology platform across the financial institution
- Enables the lowest total cost of ownership
- Meets expectations of an emerging workforce and next generation leaders
- Eliminates technology silos and critical SMEs
- Seamless integration with desktop (Microsoft Office)

Additionally, the open architecture on which the Fusion Phoenix International database is built affords open and easy access to customer and account data with the following benefits:

- No “hidden” data—all data is available
- Data is stored in “plain English”
- Database natively supports a CRM-centric view of the customer and the organization
- “360 Degree Customer View” Integrating non-core data such as credit cards, trust accounts, investments, etc.

All of this openness provides numerous time and money-saving benefits, including allowing non-technical business users at the bank to create reports and conduct analyses using Fusion Phoenix



CORE HAS EVOLVED

Improve Efficiency with Next-Generation Technology Architecture

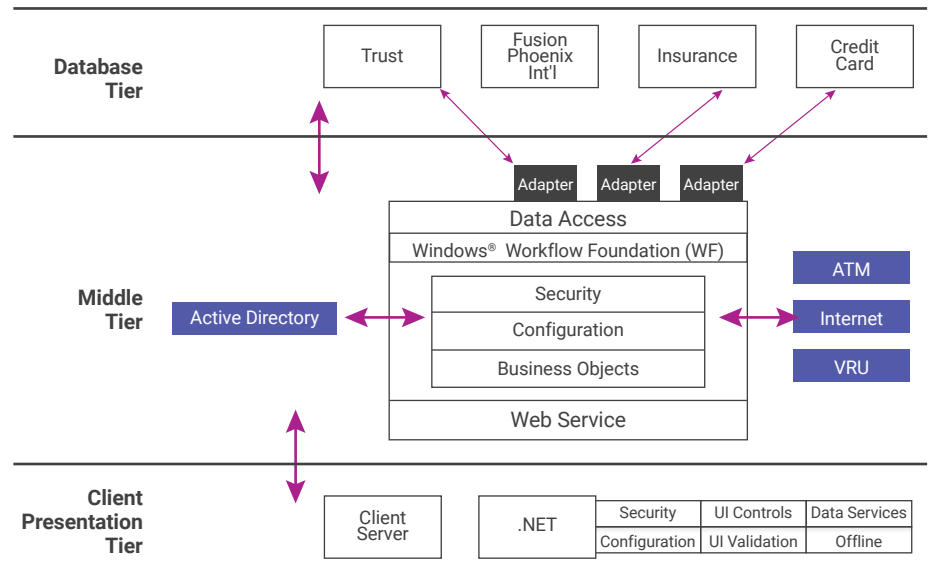
International data without the need for technical training or SQL Server® skills. Additionally, the open database in Fusion Phoenix International allows for:

- Freedom to use your favorite ODBC-compliant reporting tools, including Microsoft Reporting Services, Microsoft Excel, Crystal Reports, etc.
- Freedom from legacy restrictions
- Unlimited products, rates, etc.
- Unlimited user-defined fields

Middleware Open

The Middleware Open API is service-oriented architecture that uses industry standard XML format. Middleware Open API manages business rules and enforces data integrity so that Fusion Phoenix International, a third-party or your own internal development team can focus on their product rather than worry about the core system. Some key benefits offered by Middleware Open API include:

- Middleware Open API allows for integration with other Finastra solutions as well as third-party applications
- No hidden functionality—all functionality is available to everyone
- The unique “adapters” architecture of Fusion Phoenix International also gives your institution the ability to easily access data and transaction processing capabilities from external systems, such as credit cards, trusts and insurance
- Middleware Open API is forward and backward-compatible. It protects the integration investment in third-party products and internally-developed applications



Middleware Open API supports the following functionality:

- Financial transactions (Teller, ATM, VRU, Call Center, Platform, Internet Banking, etc.)
 - Real-time transactions and/or
 - Memo post transactions
- Account creation (Origination)
- Selected updates (Platform, Call Center, Internet Banking, etc.)

Key Benefits

- Centralized deployment of upgrades
- Offline Store & Forward support for Teller
- Rich, familiar user interface
- Microsoft Office Integration
- Features a ribbon-style toolbar similar to the toolbar in Microsoft Office. Ribbons are the modern way to help users find,

understand and use commands with a minimum number of clicks

- The application toolbar is clean and uncluttered, which lowers training costs and accelerates new user adoption
- Efficient user interface for common tasks
- Intuitive and predictable for ad-hoc tasks
- Single sign-on service integrates key Fusion Phoenix International applications with Microsoft Active Directory®, allowing users the convenience of using one password to access all the applications for which they are authorized—even for test and production databases

Implementation, training, support and professional services from Finastra are

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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. 48 of the world's top 50 banks use Finastra technology. Please visit finastra.com

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