

Retail Banking: Core and Digital Transformation

Strategic transformation for ultimate experience, increased profitability and ongoing innovation.



FusionBanking Essence
CREATE THE DIGITAL FUTURE OF YOUR BANK
 You focus on your customers, we help you meet their demands.

Imperative 2
Operational Efficiency and Low TCO

The modern Open Java technology of FusionBanking Essence provides:

- Total flexibility in terms of application server, database and OS enables you to minimize IT costs
- Agility allows you to evolve post implementation
- Full automation, from onboarding and origination through to the back office, reduces your headcount and costly error rates
- Platform agnostic, it offers substantial extensibility capability
- Design tool reduces design time and minimises reworking costs
- Service-oriented architecture (SOA) is from the ground up, not just a wrapper

Flexible and extendable Digital Channels platform with built-in business logic with a comprehensive set of services built on industry best practices lets you manage all digital customer journeys with ease and consistency.

- Front to back and Fintech integration capabilities
- No code business configuration
- Easy upgradability via packaged digital engine with APIs and extension points
- Extension and customisation capabilities with the digital development kit

5 imperatives when selecting technology and solutions for a retail banking digital transformation

- 1 Vendor's Customer Centric Focus
- 2 Operational Efficiency and Low TCO
- 3 Fast Time to Market
- 4 Exceptional Implementation Record
- 5 Proven Platform for Growth and Innovation

Operational Efficiency

FusionBanking Essence customers benefit from

[Find out more](#)

A Frictionless, Consistent Experience

As the pace of technological change accelerates and with consumer digital lifestyles adjusting accordingly, customer expectations are rising ever higher. Users are demanding ease of use, relevance, personalization and a frictionless, consistent experience across channels. They are looking for added value with relevant advice, services and rewards. In parallel, you are being challenged to improve operational efficiency, ensure ongoing compliance, improve customer experience, time to market and embrace ongoing innovation in an effort to drive continued growth and compete. Discover how Fusion Essence's integrated, agile, open platform and solutions will help you meet these demands for experience, growth and innovation and future proof your investments.

40%
 say customer experience is the most important factor when opening or closing an account (source: EY survey)

61%
 of banks state that core systems are the biggest technology barrier to optimizing sales performance (source: EFMA survey)

“
 We want to put the bank at the center of our customers' lives, and we believe that the seamless, end-to-end coverage that Fusion Essence delivers is absolutely vital to achieving this.”

Hal Boshier
 CEO, Yoma Bank

Creates the Ultimate Customer Experience

Fusion Digital Channels deliver innovative, personalized, relevant digital experiences, frictionless across channels, on trend with your customer's digital lifestyle. Its technology and solution components help banks stay relevant, drive customer acquisition, ensure retention and ultimately win versus the competition.

Drives Growth

Fusion Essence delivers the advanced analytics to support rapid and accurate decision-making in a world in which end-to-end digitalization is essential. The agile product composer, combined with the digital sales tool, enables the fast creation and delivery of highly relevant products and services, offered at the right time, to the right customer, via the right channels, thereby providing faster time to market and at a lower cost to serve.

Ensures Continuous Innovation

The solution is built on a flexible, modern open platform that supports the prompt development and delivery of new business models. Open APIs enable the creation of new ecosystems, as well as collaborations with other banks and third parties, ultimately providing new opportunities for revenue growth. Our innovation lab deliver ongoing innovative concepts and co-creation with customers. Giving you maximum flexibility, Fusion Essence can be deployed on premises or via the cloud. FusionFabric. Cloud, our platform as a service (PaaS), provides the ultimate flexibility for banks with a gateway to Banking as a Platform.



See how Fusion Essence brings the ultimate, frictionless experience

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

Finastra and the Finastra 'ribbon' mark are trademarks of the Finastra group companies.

© 2018 Finastra. All rights reserved.

GB 396 / 0218

Corporate Headquarters

One Kingdom Street
Paddington
London W2 6BL
United Kingdom
T +44 20 3320 5000

