

FUSION DIGITAL PLATFORM INVESTMENTS

Delivering Deeper Engagement, Differentiation and Revenue Growth



Customer needs have already gone beyond simple online banking: they seek all-encompassing solutions including access to investment products in their digital finance management.”

Investments builds on the idea that online banking should be intuitive, efficient and meaningful.

It wasn't so long ago that investing typically required a stockbroker or financial adviser and the willingness to hand over a hefty commission. Times have changed significantly with today's investor far more tech savvy, leading to the rise of DIY online investing. Revolutionizing the way investors buy and sell shares, investment trusts and funds, a lucrative opportunity has opened up for banks looking to diversify their service portfolio.

Joined-up services lead to brand differentiation

Traditional deposit accounts no longer satisfy the savers of today. Consumers want their money to work hard for them and that means looking at alternative forms of investment.

There are plenty of third party and disrupter organizations offering online investment services, but consumers prefer the convenience of conducting all their financial business under one roof.

By extending services to include online investments, banks will satiate their customers' growing demands for more sophisticated financial services, allowing them a single view of all their financial products under one roof.

Negating the need to deal with multiple vendors, the perceived value of the bank is increased, leading to greater customer retention and deeper levels of engagement. Investments provides full integration and a seamless end user interface to deliver an additional service layer to satisfy the growing digital demands of today's consumers.

Generating New Revenue Streams for Banks While Bringing Greater Financial Independence Into End Users' Everyday Banking

With emphasis on online banking, banks are looking for new ways to deliver online services that satisfy the growing customer demands and reduce operating costs.

The challenge for banks

Banks are coming to terms with the technologies that have transformed their sector and given rise to disrupters and non-banking organizations. But the technologies themselves won't deliver a competitive advantage; banks must use them to develop a unique and personalized customer experience.

The needs of the end user

As tech savvy customers, today's end users want a banking experience without boundaries. They not only want to save, spend and transfer their money in a secure environment – either online or offline – they also expect their bank to understand their needs as individuals, anticipate them and provide them with tailored solutions.

Investments builds on the connected customer experience by empowering banks to widen the scope of their financial products to include online investment services.

- Increases volume of investments while reducing cost to serve
- Greater opportunity to gather customer data for cross-selling
- Wider product range offering to attract and retain through deeper engagement
- Full integration with other online banking services promotes ease of use and management
- 'Under one roof' approach delivers more value to the end user because they don't have to deal with multiple vendors
- Provides customers with single view of all their financial products

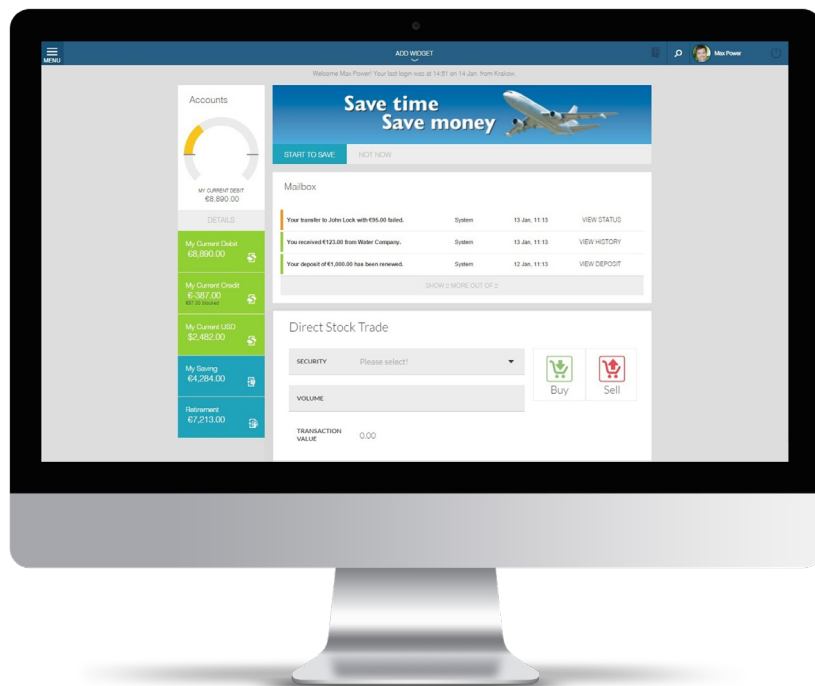
Investments empowers retail bank customers to make investments directly from their internet bank. It's simple-to-use interface provides easy access to real-time market information and the customizable widget-based dashboard makes navigation quick and easy.

Componentized Architecture

Investments' componentized architecture offers an end-to-end solution that's easy to implement, with seamless integration with Finastra's core banking or any existing digital banking platform. By extending their online financial services, banks have the opportunity to open up new revenue streams while reducing their cost to serve.

Fusion Digital Platform's Investments delivers:

- Investment and trading services for non-professionals as part of their online banking service
- Live market data
- Creation and management of personal portfolios
- Risk profiling
- Real-time profit and loss



Investments as part of online banking personalizable widget-based dashboard

The Technology

The Fusion Digital Platform is an omni-channel platform ensuring both smooth customer service and high sales performance. The platform offers a flexible infrastructure providing significant parameterization and customization options as well as an effective environment for incorporating custom developments. The result is a service oriented architecture design that guarantees flexibility and stability.

Full customization for banks and customers

Every aspect of Investments has been designed with customization in mind. Personalization matters; it gives banks a way of differentiating in the marketplace and customers the opportunity to fine tune the service to fit their needs.

Solution components

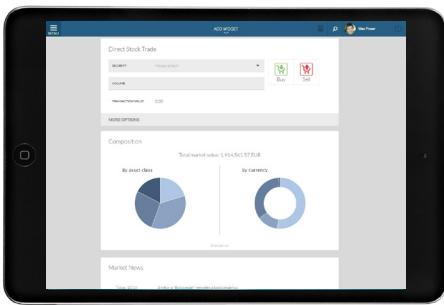
- Investment deals – investment unit buy/sell, bond buy/sell, stock exchange order, subscription
- Investment related reports – portfolio market value, security/money account balances and history, transaction overview, realized profit and loss, activity log
- Widgets – direct stock trade, pending orders, composition charts, unrealized profit and loss, my pending orders/ positions
- Activity log
- Widgets – direct stock trade, pending orders, composition charts, unrealized profit and loss, my pending orders/ positions
- Online market data/news handling
- Order book
- Price/transaction based notifications

Full control for administrators

A separate web application enables system administrators' access to all brokerage-related admin functions:

- Cut-off time management – rules can be applied to set the daily timeframe when it accepts transactions for certain product groups
- Security account enabling – in the transaction's account selector only the enabled accounts appear
- Client activity log – supports debug activity
- Dictionary management – the translation of each label and expression is saved in Investments' database and can be changed on the admin page
- Help/tooltip text management
- Investments' longer texts can be edited in multiple languages with a rich text editor
- Risk profiling questionnaire management – Questionnaires can be simply edited using the admin interface
- Market price request management – real time market data requests can be checked and handled for certain markets

Investments Delivers Both an Exceptional End User Experience and Unrivalled Professional Support



Place an order to stock exchange quickly, get an overview of your investments and follow the market news

Best practice design and delivery

When it comes to the design, delivery and implementation of financial software, we know that one size doesn't fit all. But our industry-proven best practice process models mean our clients save on costs and benefit from the knowledge that Finastra has developed across thousands of successful implementations. This guarantees less risk, reduced total cost of ownership and faster execution.

Scalable support model

It's not only our products that offer customization. Every organization's needs are different, which is why our clients can choose from a standard, professionalized support model or a specialized, premium support package. Plus, with our broad, global footprint our support teams operate in all time zones and regions.

Continuous innovation leads to market differentiation.

Finastra Innovation Labs innovate tirelessly to help retail banks solve their complex business challenges. Finastra does this by enabling banks to reduce operational costs, generate new revenues and improve customer satisfaction through best-in-class technology and services. With our technology based on the Digital Engine concept, all our products provide sustained results and are upgradeable.

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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