



( THE FUTURE OF  
FINANCE IS OPEN

**RETAIL BANKING**

**FUSION DIGITAL PLATFORM & FUSION DIGITAL CHANNELS**

**SMARTER DIGITAL BANKING**



# Banking Without Banks?

In the digital age, customers need banking – but they don't necessarily need banks. To stay relevant and fight off upstart competitors, banks need to control the customer relationship.

The old online banking approach, based around cheaper transactions, worked for many years. The cost of processing a transaction online was typically five times lower than via an ATM and 25 times lower than in-branch.

## Online Challenges

However, online banking also created two entirely new challenges. First, the loss of personal interaction made it harder to understand customer needs, which in turn impeded cross- or up-selling. Second, digital services are now commoditized. So just when digital channels have become the main point of contact with customers, banks find it hard to differentiate their brands online.

## Savvier Customers

On top of this, today's customers are getting more savvy. Accustomed to high-quality digital experiences and constant upgrades from companies such as Google and Apple, they want convenient, 'joined-up' banking services, accessible wherever they are, on any device.

## Deliver Next-generation Banking

Today, true customer engagement depends on standing out from the crowd. And this demands regular innovation and enhancements, and targeted, personalized offers. With the Fusion Digital portfolio of online, mobile and personal financial management software products, you can deliver the next-generation banking that customers now expect.

## Innovation

The pace of innovation has been set by the Goliaths of Web 3.0, such as Facebook, Apple, Google and Amazon, with a handful of the world's largest banks innovating as best they can in online banking. At the same time, many niche players have come to market to cherry-pick the best, most profitable customers with a host of fresh applications. Many leading regional banks do not have deep pockets to develop their own alternatives, so they choose to work with Finastra to deploy the next-generation digital strategies that we specialize in.



users will access retail banking via digital channels by 2021

(Source: Juniper)



68% of millennials bank on desktop or mobile most frequently

(Source: Oracle)



# A New Level of Customer Engagement

Pioneering technologies and rapid digitization set new benchmarks for creating engaging banking experiences and personal interaction with customers.

**The expectations of retail banking customers are higher than ever.** To deliver relevant products and services, banks need to understand their client base better.

**Customers want an omni-channel experience.** Social media, person-to-person and person-to-machine interactions need to merge seamlessly to secure frequent customer touches and engender trust.

**Digital banking drives revenue.** With automated processes that strike the right balance between customization and upgradeability, banks can transform digital solutions into powerful sales engines and ultimately leverage higher profitability.

## Four Ways to Intensify Customer Focus with Fusion Digital Channels

### 1. Intuitive and Customized User Interface

With award-winning design, applications are easy to use and customers can personalize their own interface. Segment-based UI options also open new levels of personalization in digital banking.

### 2. Actionable Notifications

Flexible and customizable triggers – such as account balance – ensure customers receive simple and relevant information and offers at the right time.

### 3. Customer Relevancy

Become a proactive digital financial advisor. Use the insight into customers' usage and spending habits to offer relevant products and services delivered through their preferred digital channels.

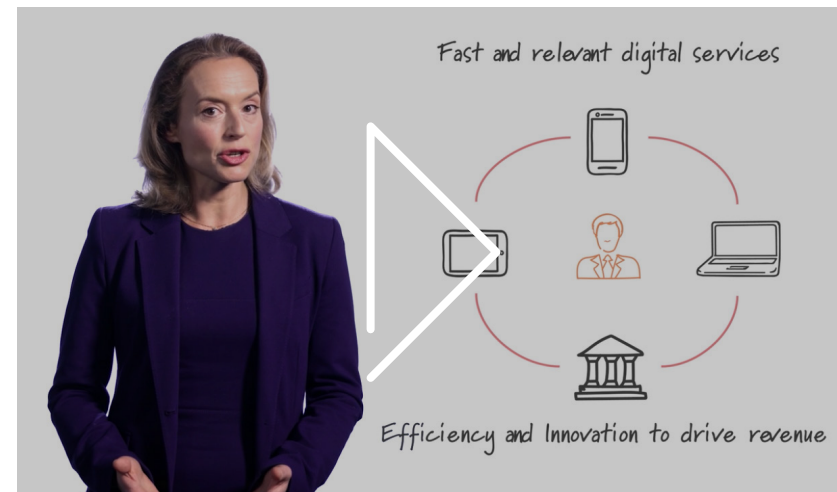
### 4. Security

Customers need to access their money securely, wherever they are. Banks share that expectation. Our digital banking products use industry-leading security solutions to ensure maximum safety and privacy.



On the web and on mobile, the customer isn't king – he's dictator.”

**Brett King**  
Bank 3.0



**Digital banking: Simpler, faster, smarter.**  
**Frictionless banking to match your customers' lifestyles.**



# Fusion Digital Platform – Personal, Predictive Banking for the Connected Consumer

Fusion Digital Platform moves away from multiple channels and silos to meet today's customer needs.

## Fusion Digital Platform

Fusion Digital Platform enables you to build a platform for growth by presenting your banking products, services and promotions to customers in a contextual way, using actionable insights and push notifications. This flexible digital platform includes optional add-on modules (such as PFM, Investments and Digital Sales), an extendable, open banking ecosystem and Fusion Digital Channels (for example Online and Mobile banking) connected to it.

## Digital Engine and Digital Development Kit

The Digital Engine provides locked-down core logic and services that are pre-integrated with Finastra core banking systems and compatible with other core banking systems. And with the Digital Development Kit (DDK), you can customize and extend while the core modules of your banking system remain untouched. DDK avoids vendor lock-in by permitting your bank or your trusted partners to carry out implementation projects on the Fusion Digital Platform.

## Daily Banking

Daily Banking comprises a variety of basic financial products such as accounts, cards and payments. The customer's experience when they contact their bank is an important opportunity for competitive differentiation. Finastra's Daily Banking provides intuitive, relevant and prompt services for real-time customer needs, regardless of channel.

## Personal Financial Management with Gamification

Banks looking to offer advanced personal financial management can select Fusion Digital Platform's PFM module, which includes gamification to help attract, engage and retain customers.

## Investments

Investments offers brokerage and investment management features so customers can conveniently carry out all their financial business in a single location.

## Digital Sales

Digital Sales provides a toolkit to manage sales and marketing campaigns on the digital channels platform. This delivers well-targeted sales offers to customers, generating more up-sell and cross-sell opportunities.

 **Hover over diagram to expand**

# Fusion Digital Channels: A New Way to Engage Customers

Banks are reinventing digital channels to provide a new customer experience and to position mobile and online as primary sales channels.

With Fusion Digital Channels, applications such as Online and Mobile banking sit on top of the Fusion Digital Platform. Convolved banking processes are replaced with personalized digital experiences that help eliminate customer frustration. Banks can better analyze customer behavior to both predict future needs and exceed expectations, and with flexible, integrated 'omni-channel' banking, customers can move seamlessly between channels.

## Online Banking

Meet customers' rapidly developing requirements by creating a virtual branch. The system supports customer self-service and can be seamlessly integrated with advanced personal financial management tools.

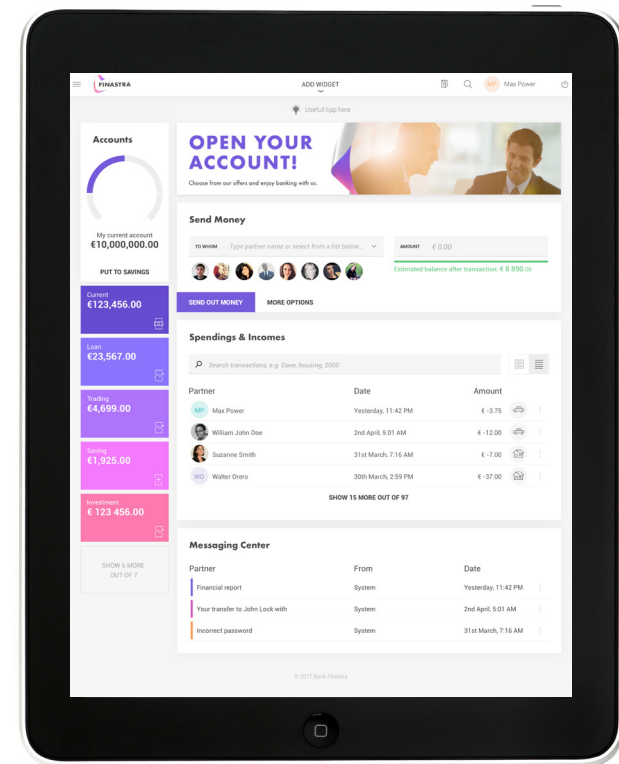
## Mobile Banking

Put your bank at the front of the pack by delivering a mobile banking application that customers will love. Finastra's Mobile Banking exploits smartphone features such as cameras, push messaging and GPS, and it has been designed for use on the most popular platforms (iOS, Android).

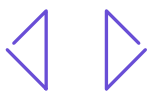
## Open Banking

In addition to high scalability and flexibility we pay significant attention to the openness of Fusion Digital Channels allows easy integration of 3rd party solutions such as co-browsing, video calling and gamification, providing an exceptional customer experience. The open API's enable banks and their customers a seamless and secure access to financial information.

By leveraging our platform's services and open API's, banks can easily extend their offerings from Fintech ecosystem or develop their own solutions.



[Read more](#)



# Ferratum Bank Offers Mobile Banking Services at Ground-breaking Speed

A pioneer in the digital banking space, Ferratum Bank has put technology at the very heart of its business – removing the need for physical branches altogether.

Finland's Ferratum Group selected Fusion Essence and Fusion Digital as both its core banking system and the foundation for its innovative omni-channel banking products and services. To deliver an exceptional customer experience across its mobile and online channels, the bank wanted to make it as quick, easy and convenient as possible for customers to access the services they need.

Ferratum focuses on delivering the best possible digital banking experience. That means providing quick, easy, round-the-clock access to services. The bank knows from customer feedback that speed of delivery is crucial – customers don't want to have to wait several days for transactions to go through or for loan applications to be approved: they want it all done in real time.

As digital technology continues to change the face of the banking industry, Ferratum recognizes the importance of continuous innovation. Caj Sjöman, Head of Mobile Banking, explains: "Innovation is a huge part of Ferratum's success. To stay at the forefront

of digital banking, we need to keep extending and improving our digital banking offering to meet our customers' evolving demands".

As well as giving customers 24/7, on-the-go access to financial services, it takes just five minutes to open a new account via Ferratum's mobile app, while loans are approved within minutes. This enables the bank to satisfy high demand for speed and convenience. Ferratum is confident that its mobile banking services will help to attract more and more customers as the bank continues to grow.

“  
Finastra helped us to build mobile banking services that are intuitive and very easy to use.”

**Caj Sjöman**  
Head of Mobile Banking, Ferratum



A pioneer in the digital banking space, Ferratum has put technology at the very heart of its business.

# Turn Digital Banking into Your Most Effective Sales Channel

In a world of new market entrants, increasing customer expectations and revolutionized points of sale, leveraging new ways to drive additional revenue is the key to success.

Bankers have long thought that human interaction is needed to close a complex sale, but McKinsey research\* suggests that is not true and customers are willing to try remote advice and digital purchasing. There is an enormous opportunity in digital channels for banks to fulfill sales at a lower cost and through a customer's channel of choice.

## Personal Financial Management (PFM) with Gamification

Identifying and understanding customer needs is a key challenge for all banks. PFM with Gamification provides customers with tools that help them achieve their goals. At the same time, it captures valuable data that can be used to target offers and marketing.

## Integrated Sales Process

Once customer needs have been identified, banks must be able to attract customers with targeted, personalized marketing. Digital Sales enables a bank to create campaigns that are tailored to the individual.

## Increase Usability and Create Stickiness

Our user interfaces have been designed in line with extensive usability research. New customization capabilities will help you improve customer experience, increase satisfaction and engagement, without upgradeability issues.

## Provide Omni-channel Support with Co-browsing

Fusion Digital Channels Online Banking has built-in co-browsing support. Call center staff can remotely access your customers' browser on their request to help with more complex banking requirements. In addition to video chat, this is proven to dramatically increase online banking adoption rates.

## Digital Onboarding

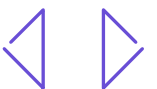
Digital onboarding is your first chance to converse with customers. Focus on showing the true value of your products with personalized offers and by building engagement.

 Hover over diagram to expand

While digital device penetration is increasing on every continent, 87% of banks perform less than 10% of sales via digital channels. (Efma 2015)

[Read more](#)

\* McKinsey: The future of customer-led retail banking distribution, 2017



# Get the Best from Fusion Solutions

Finastra Services comprise specialized teams across consulting, delivery, training and support. Together, they enable Finastra to consistently deliver great customer outcomes with our solutions.

Leveraging our people, ecosystem and a wide range of enablement tools and approaches, Finastra Services help you to maximize the time to market, user experience and return on your investment in our Fusion solutions.

## Finastra Services are provided in three evolutionary stages:

- 1. Adopt.** Our consulting teams work with you to optimize the use of Fusion solutions so you unlock their full value. Their recommendations are then passed to our delivery teams who implement the solution with minimal disruption and risk.
- 2. Operate.** The Finastra Academy trains your teams to ensure proficiency with the Fusion solution. From then on, we deliver the support you need to optimally run the solution in line with your requirements.
- 3. Advance.** Once the solution is delivered and fully operational, Finastra Services teams continuously deliver Fusion service packs and components so you can maintain business agility. Where desired, they can help you make the move to FinCloud and our platform for open innovation, FusionFabric.cloud

## Award Winning Solutions



### National Tech Awards 2017

Finastra (then Misys): Tech Company of the Year



### IDC 2017 Vendor Assessment

Finastra (Misys) rated a 'Leader' in European Mobile Banking Software Solutions



### Retail Banker International Asia Trailblazer Awards 2017

BTPN Bank Highly Commended in "Excellence in Mobile banking - Customization" with Finastra's Fusion Digital Channels



### Master of Swiss Web award 2014

UBS with its e-banking with Personal Financial Assistant provided by Finastra







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. 48 of the world's top 50 banks use Finastra technology. Please visit [finastra.com](http://finastra.com)

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