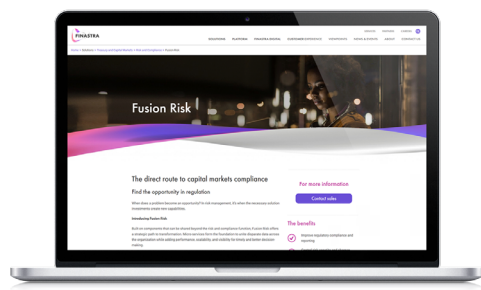


An Efficient End-to-End Compliance Journey for Challenger Banks

Fusion Risk automates regulatory submissions for your license application and equips you to manage risk in the future, clearing your path to compliance



Overcome the Compliance Hurdle

The banking landscape is undergoing huge transformation as innovative start-ups arrive to challenge traditional banks. But if you're looking to become a fully-fledged bank, you'll know that joining the big league involves a challenging compliance submission. Ideally, you should be able to automate regulatory submission calculations and reporting processes, and then make the whole investment worthwhile by using it to run day-to-day risk management once your banking license is granted.

Meet Extensive Regulatory Requirements, Every Time

Fusion Risk makes this possible. It automates the regulatory calculations for your banking license application, and then extends the framework to deliver enhanced risk management capabilities that ensure continuing compliance. Fusion Risk delivers the capabilities that will help your bank meet regulators' extensive requirements – for example flexible modeling, metrics and forecasts for the internal capital adequacy assessment (ICAAP) and the internal liquidity adequacy assessment (ILAAP) processes, along with comprehensive stress testing featuring detailed drill-downs and explanations.

+74

Number of challenger banks who are muscling in to get a share of the UK financial Services market.¹

“

Finastra provides us with a platform for being cost-effective and compliant, and Fusion Risk will be a key enabler for expanding the business into a socially aware and profitable bank.”

Jim Bradley,
CEO, Bank of Dave

1. Source: BankingTech 25 January 2018 - [UK Challenger Banks Whos Who and Whats Their Tech](#)

Fast Application, Ongoing Full Compliance

Fusion Risk speeds up the banking application process and manages day-to-day risk management and capital planning for full regulatory compliance.

Finastra ecosystem partners such as Neoflex help with speedy deployment of Fusion Risk technology and support you in securing a banking license, while ensuring ongoing compliance once in production. The Fusion Risk technology provides a flexible modeling framework for ICAAP and ILAAP calculations along with comprehensive stress testing.

Once you are licensed, Fusion Risk can manage capital and liquidity reporting along with other aspects of risk management. Treasury and finance teams can take advantage of powerful asset liability management and regulatory metrics calculations— helping your bank to meet ongoing regulatory obligations and ensure the security of customer deposits.

Optimize Your Operation

With Fusion Risk, you can mitigate the cost impact of regulation and maintenance on your business, and reduce manual intervention and data management. This Finastra solution enables you to reduce, predict and better manage operational risk while progressively optimizing performance with proactive risk and balance sheet management.

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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Automated, Transparent, Connected Compliance

- Automated calculation for accurate ICAAP reporting including stress-testing and scenario projection
- Support the effective monitoring and daily control of balance sheets, stress tests and capital consumption
- Extended framework supports additional regulations – IFRS9, Basel III, ICAAP LCR
- Subscription-based solution leverages our best-practice configuration out of the box
- One-stop-shop solution covering all requirements around the balance sheet and regulatory hub (IFRS9, ICAAP, Basel)
- On-site managed service (through partner ecosystem)



From the outset, we have strived to provide a service that is transparent and customer-focused, and investing in Fusion Risk technology from Finastra will help us maintain the highest compliance standards as we expand.”

Jim Bradley,
CEO, Bank of Dave



Watch how Bank of Dave has joined forces with Neoflex to deploy Fusion Risk technology, with the aim of securing a banking license and ensuring ongoing compliance once in production mode.

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