

FUSION MIDAS
FUSION CORPORATE LENDING

The Advanced System for Corporate Banking - Streamlined, Optimized Core Banking

Fusion Midas helps banks streamline and optimise their back-office operations to become more efficient. Fusion Midas puts your bank at the heart of your customers' finances and enables you to become the bank of choice.



Fusion Midas opens up the versatility of the system and the possibility to grow in terms of functional coverage..”

A Global Private Bank

Be more customer-relevant

Offer your corporate clients the best services to meet their expanding needs. By providing real-time views of cash positions, you will empower your customers to maximise working capital and become more profitable.

Rapid entry to new geographical markets

Enter new markets with global processing. By adding a new processing zone to the global or regional hub, rather than having to install a complete new system, you can enter new markets quickly and easily.

Increased efficiency and scalability

Process a range of transactions and accounts in real-time, from data capture and validation through to the generation of settlement messages and accounting entries. Fusion Midas incorporates industry standards and high levels of automation to increase efficiency and handle growing volumes as your business expands.

Unparalleled breadth of functionality

Benefit from comprehensive instrument and product coverage within a single core banking system, including: current accounts, cash management, loans, capital markets, treasury instruments, trade finance products and clean payments. Fusion Midas offers full lifecycle processing for all transactions, and enables you to enter new business areas or increase participation in existing markets from the same platform.

A componentised approach

Achieve total integration with a broad portfolio of Fusion solutions, designed to maximise the return on your investment. Fusion Midas integrates with Fusion Digital Channels and with Fusion Trade Innovation and Fusion Risk solutions.

Stay Ahead of the Competition

Fusion Midas is the most functionally rich core banking system available, addressing the most complex business needs of even the most complex conglomerates.

Today, treasurers expect a superior level of service from their banking partners. They require real-time views of cash, exposures, assets and liabilities. And they need this information on mobile devices. Fusion Midas is a proven corporate banking system that delivers this and more. It builds on over 40 years of market experience and development, so no other corporate banking system comes close to its functional richness.

Banks running on Fusion Midas can offer the most sophisticated banking services to their corporate clients. In tandem, providing multinational corporates with accurate global views of cash helps make their customers more profitable, and in turn the banks can stay ahead of their own competition. More than 100 banks around the world rely on Fusion Midas. They have the security of knowing that their business will run smoothly and reliably, with no systems outage.

Syndicated, bilateral commercial loans

With comprehensive analytics, it allows you to report the exposure, income and risks, associated with both agent and lender functions. Fusion Midas supports complex multi-level lending structures and includes automated 'past-due' repayment with balance checking pre-settlement, and full collateral management.

Comprehensive corporate cash management services

Benefit from real-time processing across all channels. Cash management includes notional pooling, sweeping and target balancing.

A single solution for trade finance

Streamline your entire trade finance process to improve operational efficiency with a flexible and multicurrency solution. With automated processing of traditional trade documents, such as letters of credit and guarantees, you can process lines of credit more quickly, improve transparency to customers and offer superior service level agreements.

The solution offers:

- Full integration with Fusion Trade Innovation
- Common technology across trade finance
- Unified data maintenance, position management and accounting

Full straight-through processing

Automate the back-office activities of the treasury and capital markets operation, from transaction capture and validation, confirmation and settlement, through to lifecycle management, accounting and reporting.

Proprietary and interbank trading

Trade in a comprehensive range of financial instruments, including:

- FX and MM
- FRA and IRS
- Financial Futures
- Exchange-Traded and OTC Options
- Capital Markets

Technology has become a key driver of commercial success. Fusion Midas offers unparalleled functional richness for all aspects of corporate banking.

OPERATIONS - BACK OFFICE

LENDING	PAYMENTS	TREASURY	TRADE SERVICES	CAPITAL MARKETS	ACCOUNT/CASH MANAGEMENT
<ul style="list-style-type: none"> • Bilateral • Syndications • Facilities • Collateral • Past due • Financial Guarantees 	<ul style="list-style-type: none"> • Outgoing • Incoming/STP • Standing orders • Direct debits • Cheques • Credit transfers 	<ul style="list-style-type: none"> • Foreign exchange • Money markets • FRA/Swaps 	<ul style="list-style-type: none"> • Import/export LCs • Trade guarantees • Bills 	<ul style="list-style-type: none"> • Equities • Bonds • Derivatives • OTC/structured products • Corporate actions • Custody 	<ul style="list-style-type: none"> • Interest sales • Statements • Balance management • Overdraft control • Sweeps • National pooling
SETTLEMENTS AND MESSAGING		CREDIT RISK CONTROL		CUSTOMER CORRESPONDENCE	
<ul style="list-style-type: none"> • Messaging routing • SWIFT • Domestic clearing 		<ul style="list-style-type: none"> • Credit lines • Offsets 		<ul style="list-style-type: none"> • Confirmations • Advices • Statements 	
INTERNAL SERVICES					
INTEGRATION	COMPLIANCE AND RISK	FINANCIAL MANAGEMENT	SECURITY & AUDIT		
<ul style="list-style-type: none"> • Pre-defined APIs • Interface toolkit • Integration framework • Middleware 	<ul style="list-style-type: none"> • KYC/AML • Basel III • IAS 39 • Audit exception reporting 	<ul style="list-style-type: none"> • Transaction posting • Financial accounting • Management accounting • Manual postings • Non-financial accounting • Reconciliation • Business intelligence • Regulatory reporting 	<ul style="list-style-type: none"> • User access control • Audit/exception reporting • 2/4/6 eyes authentication • Database integrity 		

Fusion Midas consolidates hundreds of functions into a single back office, using a single database.

Retail services

Automated processing of retail transactions. Choose from a wide range of functionality, including balance checking, real-time updates, bank-defined interest and charges and the production of statements, advices and other items of correspondence. Fusion Midas also includes an integrated teller function to initiate transactions, resolve customer enquiries and manage teller and vault totals.

Centralise and consolidate

You can benefit from scale by consolidating IT operations globally, or on a regional hub. Branches or groups of branches can run on a single Fusion Midas environment, significantly reducing costs.

With a single database, you will achieve an enterprise-wide view of management information, while retaining the flexibility to comply with local market practice and regulations. Global processing makes it easier to enter new markets by implementing a regional hub – rather than having to install a complete new system.

Control credit risk and exposure

Choose from a range of tools to measure, report and control customer risk, and improve internal control using tiered authorisation limits and real-time credit exposure reporting at capture and all authorisation steps.

Automated settlement confirmation and payments

Gain a step-change improvement in processing for most types of transactions, through external networks or internally managed accounts. Fusion Midas supports a broad range of clean payments, including incoming payments from correspondent banks, typically received through SWIFT, or from domestic banks through local clearing systems. Straight-through processing is further enhanced using SWIFT directory services to validate and convert data. Fusion Midas is fully Continuous Linked Settlement (CLS) compliant.

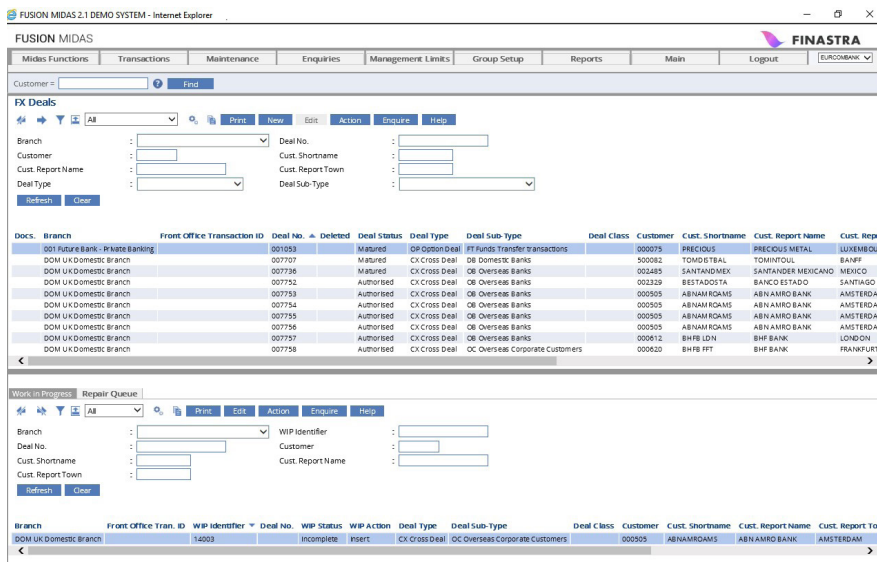
Standard and user-defined reports

Choose from an extensive range of standard operational reports with the option to produce user-defined reports to meet specific bank or local regulatory requirements. The Fusion Midas Optical Reporting Facility is a powerful archiving and report mining tool, which enables all reports to be archived intelligently, while bank-defined 'List Views' provide bank structured enquiries where data can be grouped, sorted and filtered, with drill-down to detail, with print and export capabilities.

Changing legislation and market practice

Keep up to date with changes in legislation and market practice. As well as providing standard bank audit reports, Fusion Midas is regularly upgraded to help you comply with emerging legislation. You can also monitor suspicious activity and set up watch lists.

Fusion Midas Enables Banco Finantia to Extend and Modernise Cost-Effectively



Sample Fusion Midas enquiry screen

Full multi-entity processing

You can meet the most sophisticated accounting requirements with multiple divisions or branches. Fusion Midas provides accounting reporting at department, customer and product level.

Flexible customisation and integration

External developer framework and user defined fields allow banks to develop their own customisation of screens and new fields. A wide range of rich Application Program Interfaces (APIs) enable integration of key satellite systems the bank may be running.

An independent global bank, Banco Finantia has more than 20 years' experience in key market niches, including investment banking, private banking and specialised finance. Private banking and specialised finance activities are centred in the Iberian Peninsula, while investment banking serves the Iberian Peninsula, Latin America and the Turkish, Russian and CIS markets.

Banco Finantia wanted to extend its market reach and modernise its customer service offerings. A large software environment, with relatively little integration between business areas prevented the bank from developing these new opportunities cost-effectively.

The bank chose to consolidate on Fusion Midas for back-office efficiency and to create a platform for growth.

Fusion Midas enables Banco Finantia to expand its customer offerings rapidly and cost-effectively, exactly as the market demands.

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 Misy 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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