



( THE FUTURE OF  
FINANCE IS OPEN

**CORPORATE BANKING**

**FUSION CORPORATE CHANNELS**

# **DIGITAL CORPORATE BANKING TO CONNECT CLIENT EXPERIENCE AND SERVICE**



# The Next-Generation of Corporate Banking is Open

Intense competition for corporate business demands a deeply connected digital banking experience

## Corporate Clients are Restless

Corporate clients don't have to be loyal. Switching banks is easier than ever. The availability of non-bank and B2B financing networks continues to rise. Accustomed to the slick experiences of personal banking applications, corporate professionals expect similar performance and agility in commercial banking. To win the battle for the client interface banks must ease access to financial information across the complex digital ecosystem and drive consistent self-service.

## Barriers to Growth

It's not just restless corporate customers that are challenging banks. Any attempt to grow commercial banking and transaction services revenue must push against declining margins and the shift towards open banking. The cost of compliance and the need to migrate legacy portal applications to next generation solutions is not going away.

## The Power of Simplicity

Against this backdrop, unified access across banking services is a potentially immense advantage for banks and their customers alike. With single-point access to liquidity, finance, risk and trading relationships on an open, digital platform, corporate treasurers can drive efficiency and financial planning. For banks, it is an opportunity to simplify sales channels, accelerate value-added services and deepen customer relationships.

## Introducing Fusion Corporate Channels

Finastra's digital channels application for corporate banking combines a harmonized user experience and open API driven platform for comprehensive corporate, network and fintech connectivity and deep functionality in trade and supply chain finance, cash and liquidity management, lending and treasury services. By connecting the services and data that corporate clients need and providing an open solution to orchestrate their financial ecosystem, banks can deliver value-added service propositions, drive automation and explore new collaborative use cases.



Distinguishing ourselves in corporate banking is a way to stay ahead. The implementation of Finastra's software will enable us to go further than our previous systems could ever allow.”

**Kapila Ariyaratne**  
CEO, Seylan Bank



# Fusion Corporate Channels: Win with Your Customers

Three out of the top five banks use Fusion Corporate Channels to enhance efficiency and corporate client relationships

Forward looking banks seek to create value-added services through modern user experience and smarter API connectivity. For corporates, open banking APIs represent a new channel for corporate-to-bank connectivity, alongside traditional digital channels and file-based messaging.

## The Connectivity Opportunity

With unified digital banking that embraces standard APIs as well as the shift to open APIs, banks, corporates and technology partners can work smarter, more collaboratively and build deeper relationships

- Smarter application interfacing to empower more contextual dashboards for clients and relationship managers, deeper business insights and enhance relationship banking
- Optimized cross-selling with common workflow and services across trade, cash, treasury and lending
- Deeper automation from customer back-office or ERP to bank back-office
- More open API access to business accounts and transaction services

## Contextual Services

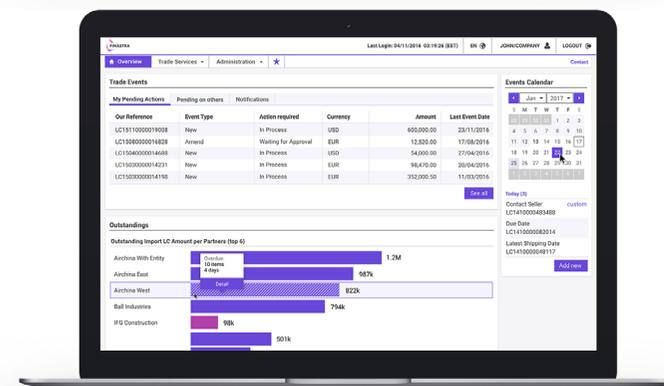
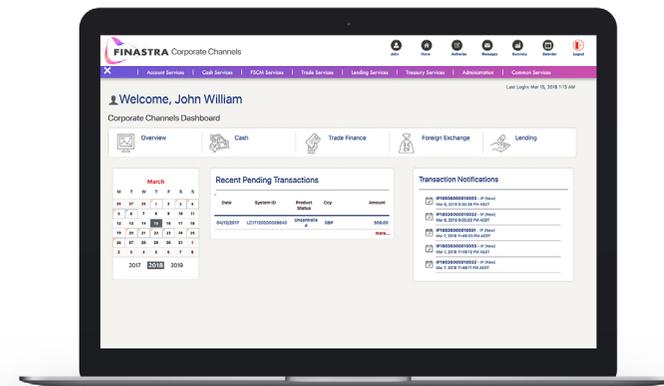
Deliver consistent and timely information across customer transactions, fees and accounts and increase self-service. Your customers can design their own accounts hierarchy to optimize liquidity and working capital management and create dedicated transaction workflows, alerts and reports.

## Open APIs and Smart STP

Bring together back-office workflows from Finastra or third-party business applications. Your customers enjoy a consolidated front-end experience combined with STP, robust back-office integration, consistent data presentation across business lines, and process automation tools.

## Optimized Onboarding

Increase collaboration with customers, their suppliers and distribution networks, fintechs and B2B networks. The platform enables the sharing of tasks, data and workflows, easing operational barriers in key areas such as client and product onboarding. Supplier collaboration tools and dashboards help banks to provide services further down the financial supply chain.



A 360-degree corporate banking experience for corporate clients



# Joined-up Services to Generate Growth

## Connected but componentized business applications on a multi-bank enabled common services platform

### Connected Cash Management

Give corporate clients access to working capital optimization tools, including account and liquidity management services to process cash operations and monitor global balances. Customers can centralize payables and receivables, initiate cross-border and domestic fund transfers, order payments and bulk uploads, and access cashflow analytics and reporting.

### Connected Trade and Supply Chain Finance

Enable clients to execute, manage and report on international trade transactions, digitize letters of credit, guarantees and collections. Deliver market-leading SLAs and the connectivity to build the digital trade bank of the future. Implement buyer- and supplier-centric supply chain finance with pre-configured workflows and the ability to tailor highly scalable SCF programs.

### Connected Treasury

Empower customers with integrated FX spot, swap, forward and options trade requests and loan/deposit requests. Corporates can initiate payments and make transfers between accounts as well as administer their own user roles, workflows, reports and alerts.

### Connected Lending

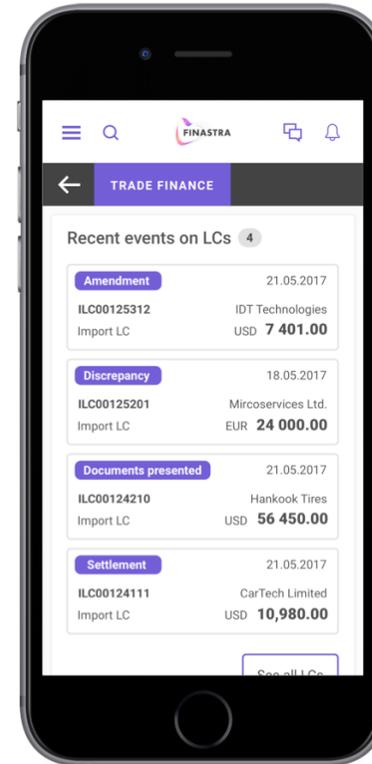
Enable borrowers to manage loans online in real-time, including new drawdowns, loan increases and repayments. With a front-to-back process from the channel to loans admin, you can eliminate re-keying for high data accuracy and deliver efficiencies to clients and relationship managers.

### Connected Relationship Banking

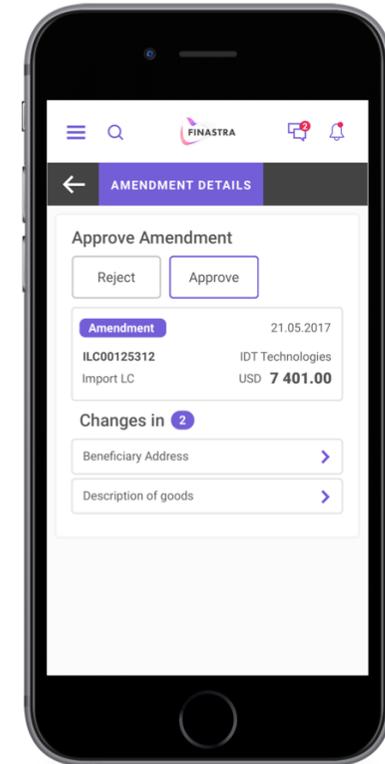
Increase transparency and management of fees by delivering unified invoices and views of charges for client and bank staff. With powerful dashboards to analyze, inquire and manage fees and billing banks can enhance trust, while optimizing revenue and relationship-based pricing to deepen client loyalty.

### Mobile

Increase engagement, deliver new fee-based services and enable corporate customers to access, manage and control transactions via the most relevant and timely channels. Applications can be exposed via secure apps or hybrid approaches for all devices.



Event driven notifications to improve client service and efficiency



Approvals and amendments on the go

# Corporate Banking-as-a-platform

With Fusion Corporate Channels, banks and corporates alike benefit from powerful core services that reduce operational risk and inefficiency

A true platform centralizes entitlements for easier administration - for the bank and for its clients.

## Security

- Rights and privileges: all actions are under control of individual roles that are granted to the user
- Audit and logging: user actions are recorded and available
- Single sign-on: default authentication can be replaced by your authentication layer.

## Reporting

- Alerts and common calendar: create event driven real-time alerts delivered by email or SMS
- Report designer: granular reports can be output via HTML, CSV, spreadsheet, PDF or charts
- Self-service: customer environment setup can be delegated to corporate administrators.

## Personalization

- Collaboration: users can create reminders and tasks that can be shared with clients or bank staff
- Content management: deliver dynamic news content giving customers access where appropriate
- Online help: all screens linked to contextual, multilingual help, with search functionality.

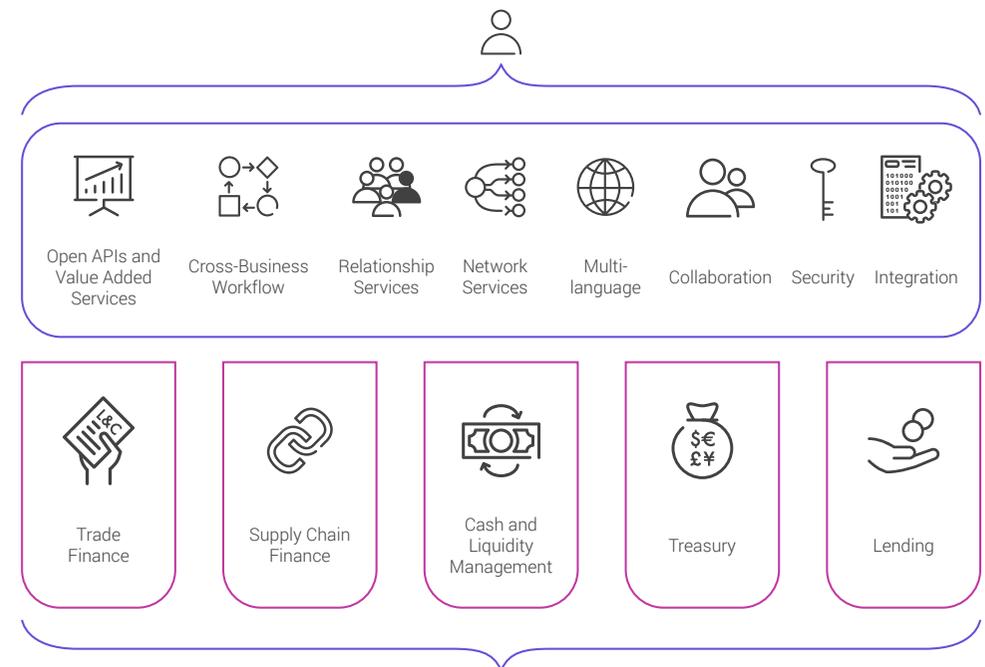
## Integration

- Back-office: standard APIs to interface with any Finastra or non-Finastra back office
- ERP connectivity: application web services allow the integration of a client's ERP system
- Standard Development Kit: customize independently while maintaining maintenance control and consistency.

## Workflow

- Authorization: transaction signature is based on an authorization matrix that uses specific criteria and defines the steps required for the signature/release of the product
- Customer entity: transactions can be dispatched between customer entities
- Maker-checker: setup maintenance is controlled by a maker/checker principle, enabled by corporate or customer segments.

## One Common Platform: Unify Service, Data and Processes



Packaged and open integration to back-office with standard APIs



# Client-centric Growth

From SMEs to global corporations, your clients increasingly have international dimensions

Competing in a global, 24x7 marketplace demands a consistent, connected user experience built on a common, multi-language, multi-bank, multi-channel platform.

## Grow With Your Clients, No Matter Your Strategy

Some of the largest banks in the world have modernized their digital services with Finastra, often with a focus on best-in-class applications to enhance their single window initiatives. The digitalization of end-to-end commercial routines continues to be a driver for change, for example in core cash management, trade and supply chain finance and commercial lending. Banks like [State Bank of India have tripled trade finance](#) transactions and cut processing times for clients by 95%, harmonizing cash and trade on the platform across 29 countries.

Other global banks like Credit Agricole [have secured a competitive lead in corporate banking](#), starting with digital channel transformation. First to market with digital

trade and supply chain finance for large corporate buyers, the bank recently expanded the Finastra digital channel solution to deliver connected corporate banking, including Finastra's back-office business applications for cash and trade.

Fast-growing regional banks like First Abu Dhabi Bank (formerly First Gulf Bank) have seen revenues rise quickly using the solution. As international banks retrench, the bank seized a bigger slice of the corporate banking market by expanding its range of cash and trade offerings with Fusion Corporate Channels. [The bank boosted transaction banking revenues by 73 percent and cash revenues by 315 percent](#), and saw payment volumes rise by 29 percent.

Large international banks looking to expand into new markets like Commonwealth Bank of Australia have seen consistent, best-of-breed digital channels, delivered in the cloud, as central to their international branch growth strategy.



Cash  
Trade  
Supply Chain  
Treasury  
Lending



Fusion Corporate Channels in Action



# Proven, Award-winning Solution

More than 100 financial institutions and multinational corporations have implemented Fusion Corporate Channels

Whether to support complexities of large corporates, or the simplicity demanded by SMEs, Fusion Corporate Channels supports the connected, round-the-clock needs of your business and corporate clients.



FGB and Finastra delivered a service-oriented architecture that can be used going forward in other bank applications. This architecture serves as a future-proof framework for digitizing and integrating end-to-end cash and trade operations with full STP capabilities and leverages the common services platform that underpins the Finastra corporate digital channels solution.”

**Susan Feinberg**

Senior Analyst, Celent.  
FGB Online Connected Corporate Banking,  
Winner of Celent Model Bank Award for  
Corporate Banking Digital Platform 2017



The solution has brought us the enhanced visibility of the entire supply chain that we were looking for.”

**François Bouche**

Head of Finance and Administration  
for the Merchandise Group, Carrefour



We want to expand our corporate customer base by more than 65%, and Fusion Corporate Channels will play a key role in helping us to meet this growth objective.”

**Fareed Hosain**

Chief Information Officer, Habib Bank

## Award winning solutions



**Celent Model Bank Award**

First Gulf Bank wins Model Bank award for Corporate Digital Platform with Finastra's Connected Corporate Banking Suite.



**Celent Model Bank Award**

Habib Bank wins Model Bank award for Cash and Trade with Fusion Corporate Channels.





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. 90 of the world's top 100 banks use Finastra technology. Please visit [finastra.com](http://finastra.com)

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