

FUSION DIGITAL BANKING: BUSINESS

THE NEXT EVOLUTION IN BANKING IS FUSION DIGITAL BANKING: BUSINESS





Meet the Unique Needs of All Your Business Account Holders

A new generation of financial technology is here with Fusion Digital Banking: Business, powered by Malauzai. It is a seamless way to give your business account holders access to manage their buying and payment needs from any supported device or browser. Offering highly intuitive and flexible features, Fusion Digital Banking: Business has the tools needed to fulfill on the promise of making the digital channel a revenue-generating opportunity.

What's Different About Fusion Digital Banking: Business?

Originally geared towards retail bankers that support the small business account holders segment, our business product has evolved into the next-generation of mobile and Internet banking technology, offering a robust and highly configurable feature set, while maintaining the ease and simplicity of a retail solution. Fusion Digital Banking: Business provides functionality needed for business owners that are typically not met with traditional mobile or Internet banking products.



The Next Generation of Banking is Fusion Digital Banking: Business

Our innovative approach and infrastructure provides significant advantages in functionality and flexibility, allowing you to exceed your business user's expectations and beat the digital offerings of your competitors.



Fusion Digital Banking: Business integrates with over 35 core solutions including Finastra's dynamic core systems, Fusion Phoenix and Fusion UltraData.”

Exceptional Usability

Fusion Digital Banking: Business makes conducting business an easy and personalized experience. Users can easily move money via a unified payments and collections tool (ACH and Wire) as well as synchronize transactions with seamless integration to their accounting software. Improved productivity is gained with real-time alerts for transactions and approvals. Our digital experience suite also empowers businesses with control over user permissions and customized individual access.

Innovative Features

Create mobility around the unique needs of the business account holder. Basic user entitlements and administrative permissions provide comprehensive access to manage multiple businesses and personal accounts using one login across multiple channels. With user permissions, entitlements, workflows and self-service assistance tools, users can access account management and payment tools, all while maintaining control with approval requirements. Our security by design philosophy enables an additional layer of authentication at login and throughout to mitigate fraud and unapproved access.

Core System Integrations

Fusion Digital Banking knows that robust, real-time core integration is essential to the user experience in order to meet the demands of a savvy mobile or desktop user. Our interfaces include in-house and data center hosted solutions. Plus, Fusion Digital Banking: Business integrates .

Superior User Experience

Convenience

- Recurring transfers—Set up transfers to automatically occur on time intervals.
- E-statements—Access most recent statements immediately and electronically.
- Transaction history, cash transfers and pending bill pay—Quickly view immediate and future-dated transfers, transactions, and upcoming and past payments.
- Remote deposit capture—Deposit checks with a photo and a click.
- On your desktop or on the go - A single platform allows you to make approvals and access your accounts anytime, anywhere.

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The 'anytime, anywhere' nature and overall experience of digital banking apps not only improves loyalty, but also attracts new business accounts.”

Security

- Debit card management—Control card security measures from any device. Users can switch cards on and off and designate acceptable merchants, transaction categories and dollar thresholds—resulting in unprecedented control of their card security.
- Customizable security alerts—Tailor alerts for activities such as when a password has changed or a limit has been exceeded on deposits or transfers.
- Optional PIN login—For additional security (out of band authentication)
- Secondary token authentication at login and payment submission—Multi-factor authentication and/or Out of Band authentication, unknown device logins, and high risk transactions.

Easy Access

- Biometrics - Offered on supported devices, allows users to automatically launch sessions.
- Easy view account balances—For deposit, loan and credit accounts.

Personalization

- Personalized transactions—Attaching an image from a device's photo library to a transaction enables users to easily record purchases and receipts to better track spending activity.
- Multi-language versions—Users can select which language they want the application to display.

Payments

- ACH payments/collections—Single or batch ACH for credit, debit and mixed. Workflow includes initiation, approval and processing.
- Internal account cash transfers—Immediate and future-dated.
- Easy Bill Pay - Our open platform methodology allows you to utilize the best bill pay provider for your needs. Our single platform allows you to view payments with any device. Payments can be scheduled for future processing or can be expedited for an institution-defined fee.



Business Operations

- User permissions—Manage logins, communications, information and access services through the console.
- Self-service administration tools—Primarily in the management console and web apps, provides business management tools and reporting.
- Wire transfers—Single domestic, international and recurring wire payments with workflow that include initiation, approval and processing.
- Multi-entity management under one login—Consumer and business user management together.
- Business workflow—Payment initiation, approval, processing and management with file import/upload.
- Integration with accounting software—Can accept ACH/Delimited/Fixed format files from most accounting software packages for manual import/upload into the system for payment processing.

Key Advantages for Financial Institutions

Marketing and Messaging

Develop ad campaigns that engage the user without disrupting their banking experience. Multiple ads can be maintained at any given time on the login screen, on the feature navigation menu and as larger ads right within the primary workspace of your digital banking solution.

Real-Time Analytics and Reporting

Gain insights to trending reports and access to real-time end user behavioral analytics at your fingertips. From session information to detailed trends of money movement, all data can be exported for further analysis.

Configurable Branding

Tailor your digital solution to meet brand guidelines and identity with a highly customizable interface.

Increase New Sales And Retention

The 'anytime, anywhere' nature and overall experience of digital banking not only improves loyalty, but also attracts new business accounts.



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

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