

FINASTRA

# End to End Treasury and Wealth Management Solution Overview



# Executive summary

**Finastra delivers the broadest portfolio of financial services software in the world today. Our vision is to unlock the potential of people and businesses across the financial ecosystem.**

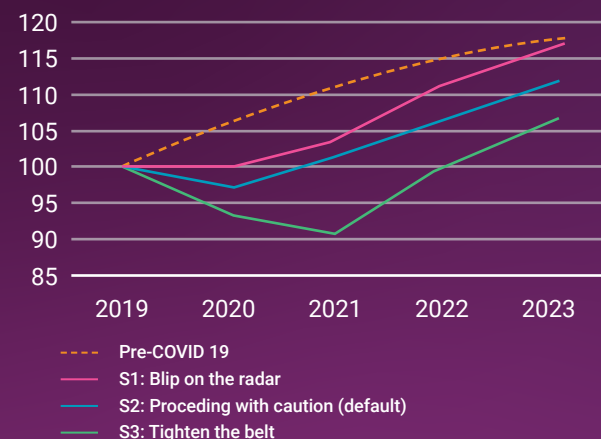
Our vision is to unlock the potential of people and businesses across the financial ecosystem. Our open platform brings ecosystem players together to collaborate, innovate, and build great customer experiences.

More than 10,000 employees are working in Finastra departments such as Product Management, R&D, Global Services, Solution Consulting and Support.

Finastra relies on an unrivaled depth of expertise in treasury and capital markets, retail banking, payments, lending, and corporate banking.



IT spending trajectory (YoY % change - indexed to 100)



#### Scenario 1: Blip on the Radar – IT spending stays on track after initial freeze

- Budget increases are put on hold for 2020 with a shift to support work from home (WFH) measures (laptops, secured communications e.g., VPN/SD-WAN, etc.)
- As the pandemic's uncertainty fades in late 2020, firms revert back to pre-COVID-19 planned investments

#### Scenario 2: Proceeding with Caution – Budgets stay on hold until the uncertainty surrounding the pandemic subsides by mid-2021

- The pandemic's effect on the economy is felt into 2021
- Decrease in revenues affect planned 2020 and 2021 IT spending increases
- Non-essential projects are put on hold. Resources are shifted to support digital capabilities that focus on client engagement
- IT spending gets back on track in 2022 with minor setback in 2020 and 2021

#### Scenario 3: Tighten the Belt – Extended period of economic contraction

- The pandemic's economic disruption continues throughout 2021
- Wealth Management revenue decline negatively affects future IT budgets
- Resources are primarily redistributed to support core business activities
- IT spending accelerates in 2022 to support neglected initiatives

## 2021 Themes shaping the wealth management client journey

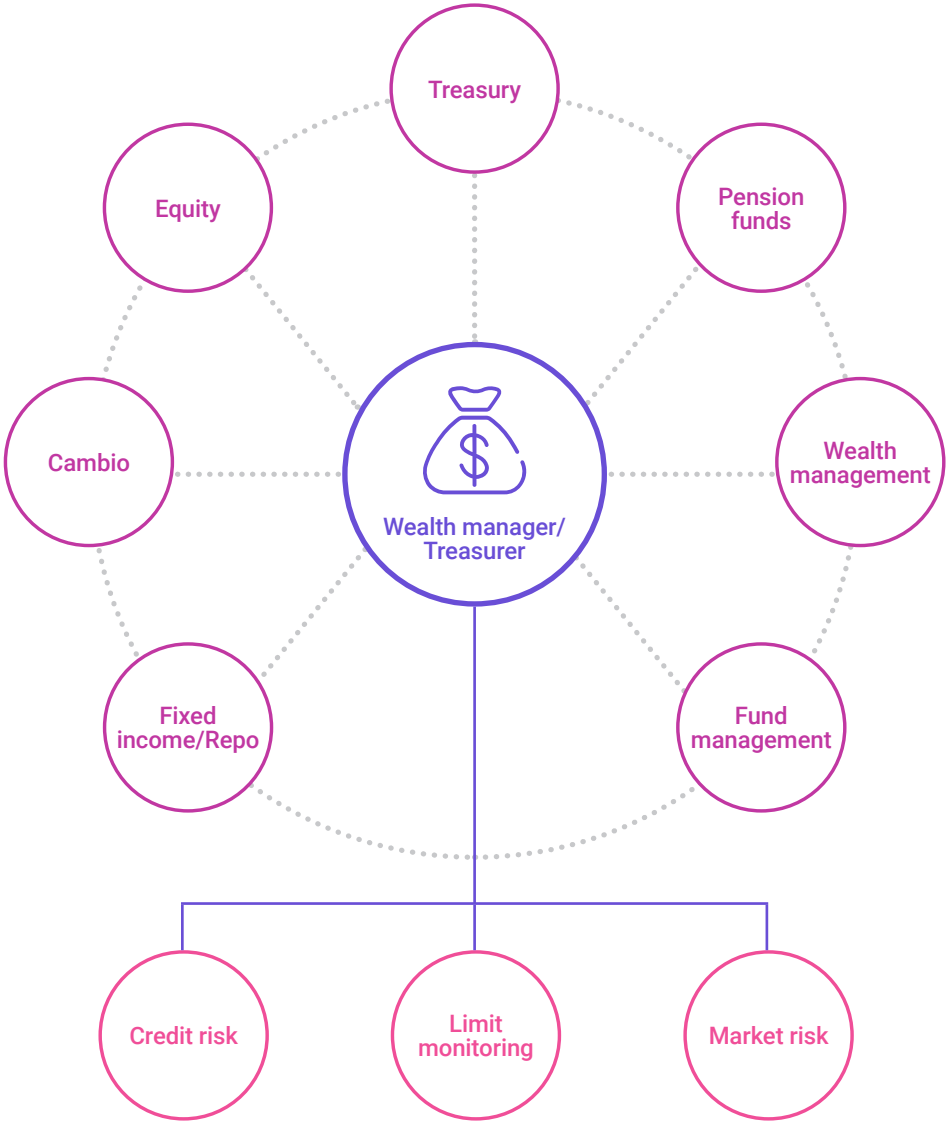


Celent identifies 10 interconnected trends affecting the wealth management industry. These trends are grouped into three broad categories: external forces and trends, internal responses, and demographic shifts. Whether or not the near future brings a return to normalcy, wealth managers should build on their hard-fought gains from this year and refocus on the secular trends that are inexorably changing the core of the industry.

The Finastra Solution	Benefits	End-to-end coverage	Comprehensive capabilities	FusionFabric.Cloud	Financial services provider evolution
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# Integrated treasury and wealth management

Finastra’s solution provides capabilities across all asset classes required for day to day activities and administration of financial instruments (Unit Trust, Pension, Repo, Equity, Bonds, Cambio, Loans, and Deposits) but also provides an oversight layer for ensuring adherence to policy (e.g., portfolio concentrations, politically exposed persons, etc.) and evaluating liquidity under the guidance of BASEL.



# Broadest and deepest solution set

## Market-leading and award-winning

### Treasury and Capital Markets & Risk

- ✓ Treasury Management
- ✓ Multi-asset Trading
- ✓ Post-trade Processing
- ✓ Prime Brokerage
- ✓ Investment Management



Best Treasury Management Implementation - Vietnam Awards, 2020



Technology Solutions for Credit Risk 2.0: Vendor Landscape 2019; Trading Book – Leader, Banking Book – Leader



Treasury management

### Payments

- ✓ Payment acquisition
- ✓ Normalization
- ✓ Orchestration
- ✓ Clearing
- ✓ Payment Services
- ✓ Processing



Model Bank Winner: Payments, 2020



Leadership position in Transaction Banking



Payments – Leader, 2019

### Corporate banking

- ✓ Structured Lending
- ✓ Commercial Lending
- ✓ Trade Finance
- ✓ Supply Chain Finance
- ✓ Cash Management



World's Best Trade Finance Software Provider, Trade Finance Awards 2020



International Trade Finance Awards 2020, Innovator in Global Trade



Trade Finance Marketscape 2020 – Leader

Worldwide end-to-end corporate banking solution providers, 2019

### US community markets

- ✓ Omni-Channel Banking
- ✓ Origination
- ✓ Customer Relationship & Analytics
- ✓ Business Lending
- ✓ Consumer & Mortgage Lending



Leader (Rank 1) in USA 2020



#1: Awards in lending, payments, digital and domestic US 2019



North American Mobile Banking & Payments, 2019

### Retail banking

- ✓ Omni-Channel Banking
- ✓ Origination
- ✓ Customer Relationship & Analytics
- ✓ Personal Banking Products



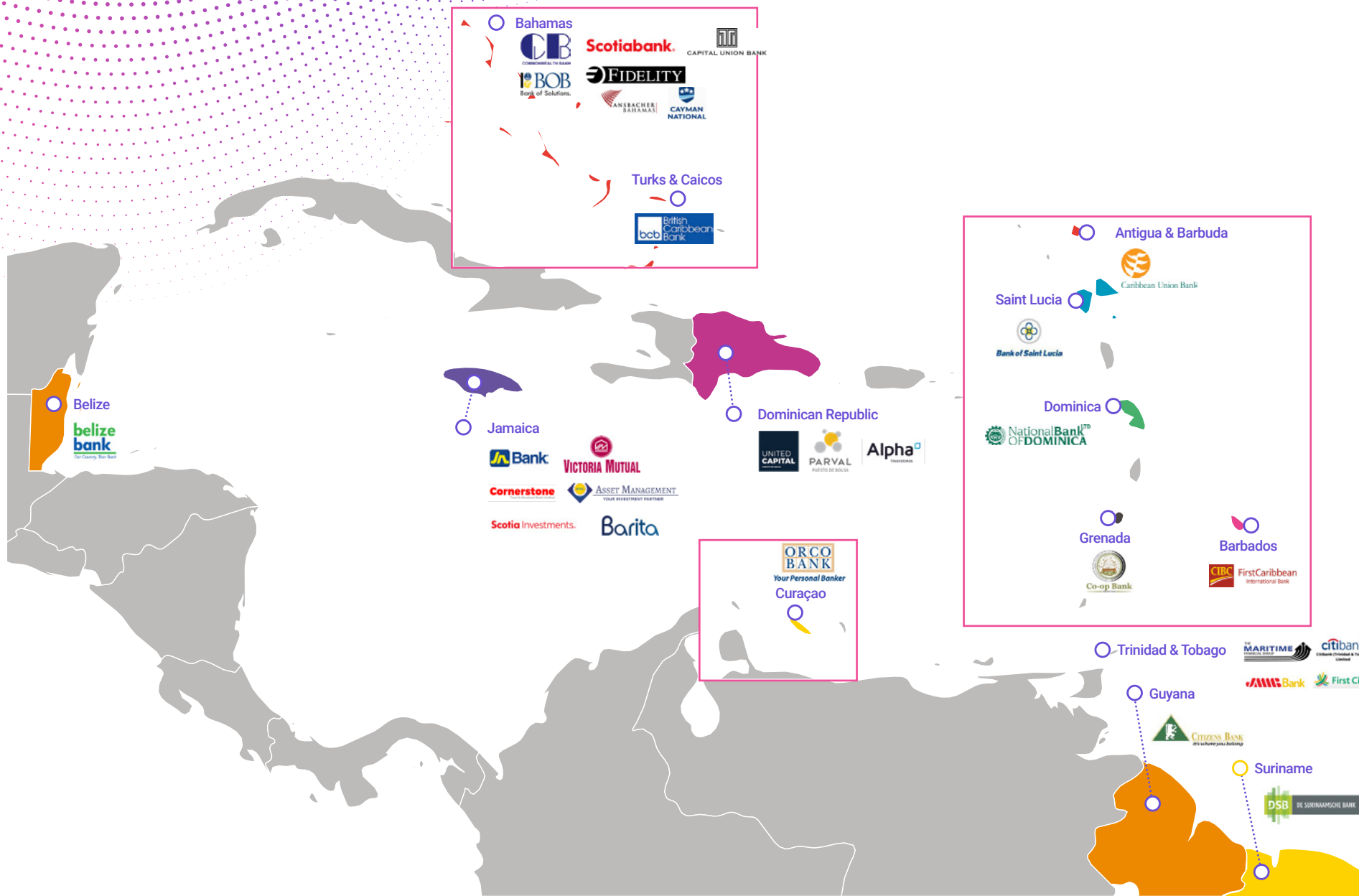
Leadership position in Pure-Play Digital Only Banks



Best Core Banking Technology - Vietnam Awards, 2020



Global Banking deals, 2019



## Local presence

Finastra supports customers throughout the Caribbean and has incorporated hundreds of Research & Development days to support local functionality specific to REPO, SELL BUY BACK, UNIT TRUST, and PENSION processing while gaining valuable experience and lessons learned by our implementation team.



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Benefits

Finastra’s pre-packaged Treasury and Wealth Management solution offers significant benefits

Tangible benefits are realized immediately with a pre-packaged solution covering several business areas, which is built upon a modern framework that supports growth, expansion, and the evolution of products and services.



Revenue growth

Systems need to be adaptable to support growth through **increasing volumes and new products**. A modern automated system can make it possible to pursue these growth opportunities. Finastra’s solution can support expanded volumes, additional products/funds, and numerous currencies.



Best Practices

With several users in the region, the solution continues to be more and more localized and clients are encouraged to interact and share experiences with the aim of achieving **simplification** of processes and procedures and **long term cost saving**.



Risk Reduction

An automated system can **reduce exposure to potentially significant risks** and improve the ability to **view and manage those risks**.



Efficiency improvements

A modern system enables organizations to **increase automation, support new products, and reduce the complexity** of performing many tasks and functions.



# End to End Coverage – Single Solution

## Multiple Business Lines

Finastra’s solution provides end-to-end coverage from customer onboarding and due diligence to the administration of various financial products and services to GL updates and reporting. With capabilities that span different user groups within an organization such as Traders, Relationship Managers/Advisors, Fund Administrators, Operations, and Finance, the solution provides the breadth and depth that you need to be successful.

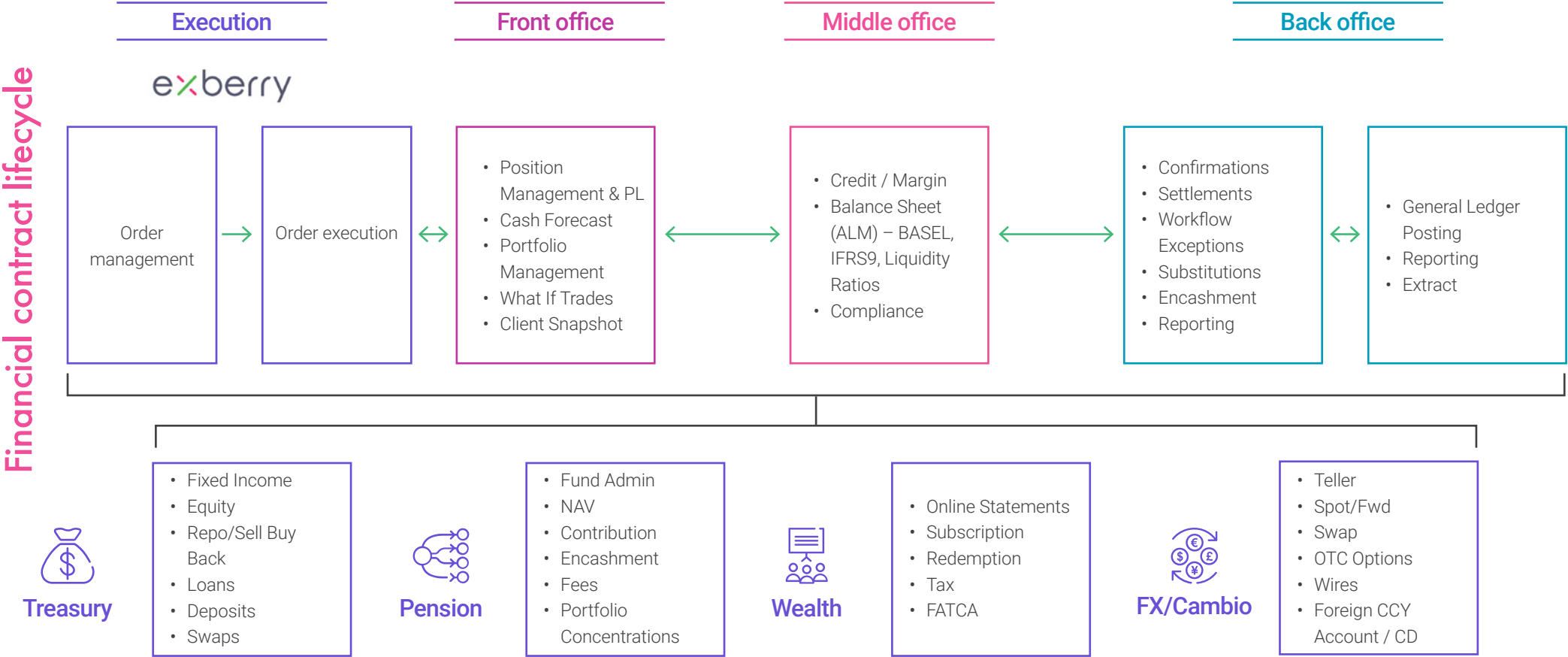


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# The breadth and depth you need

Finastra’s solution enables different personas to perform the tasks required for their day-to-day activities across a wide range of financial instruments. You will notice that all front to back capabilities are provided across each of the business areas which provides consistency, efficiency, and accuracy as well as opportunities for collaboration since all users will be leveraging one solution.

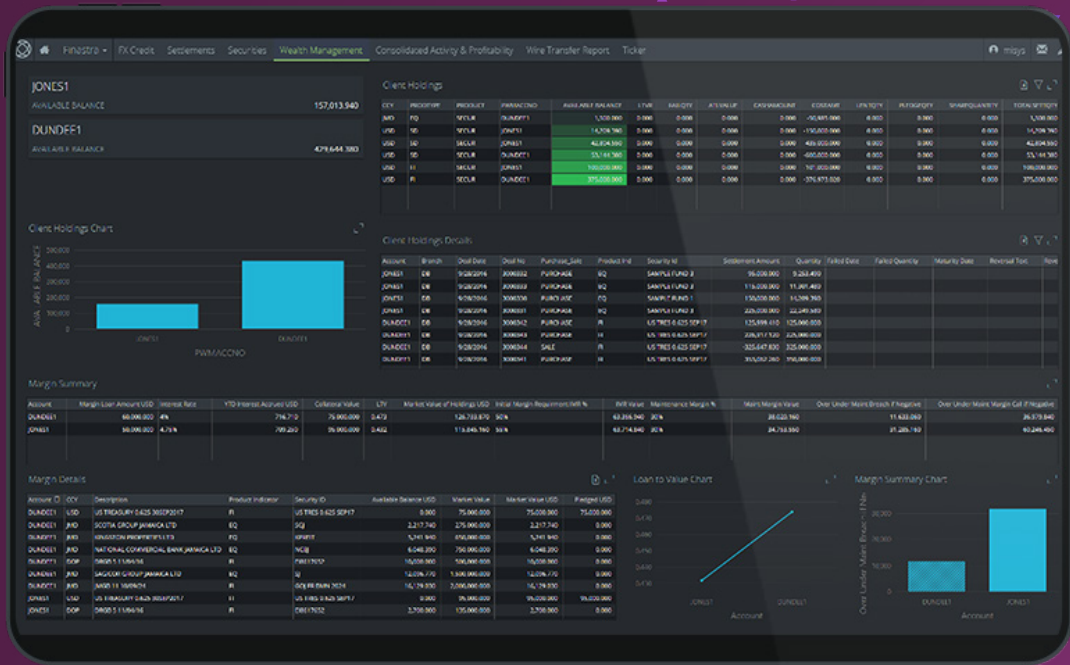


# UXP - State of the art interface

## Innovating for the future - configurable user interface

Finastra’s solution comes with a ‘Thin client’ under the UXP layer, accessed through any HTML5 compatible device, such as a laptop, smartphone, or tablet.

This Reporting and Dashboard tool provides standard and user configurable views across all data elements and third-party data sources (warehouse, etc.) Views are interactive for slicing and dicing and foster collaboration amongst end users with the Import/Export feature. Since these are web based, they are accessible anywhere, anytime, on any device.



- ✓ Consolidated views from different sources
- ✓ Data aggregation
- ✓ Information distribution
- ✓ Best practices-based dashboards
- ✓ Intuitive navigation
- ✓ Customizable
- ✓ Risk mitigation
- ✓ Smartphone accessibility

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## FusionFabric.Cloud

Finastra's vision is to unlock the power of finance for everyone. FusionFabric.cloud is Finastra's platform for the API Economy and our way into Open Banking. With FusionFabric.cloud, Finastra is delivering on our promise to become the #1 open platform in financial services, with Microsoft Azure being the foundational technology for FusionFabric.cloud. Azure gives us the most mature, robust, and scalable cloud infrastructure, with the global reach we need to make FusionFabric.cloud a success.

Finastra has evolved from packaged software to micro-services, open APIs and continuous delivery, made possible with platformification via open interfaces, standards and architecture.

A major innovation for financial services, FusionFabric.cloud opens up Finastra's core systems via the FusionFabric platform to all players in the financial services ecosystem—banks, fintechs, system integrators, independent developers, consultants, students—enabling the development of a previously unachievable range of services.

### Workstations



### Decision Support



### Post trade processing



CONNECTIVITY: API or DATA

### Regulatory & risk

vectorisk

CLOUD MARGIN

FusionFabric.cloud

### AML, fraud, compliance & security

Clari5

NetGuardians

### Regulatory reporting

deltaconX

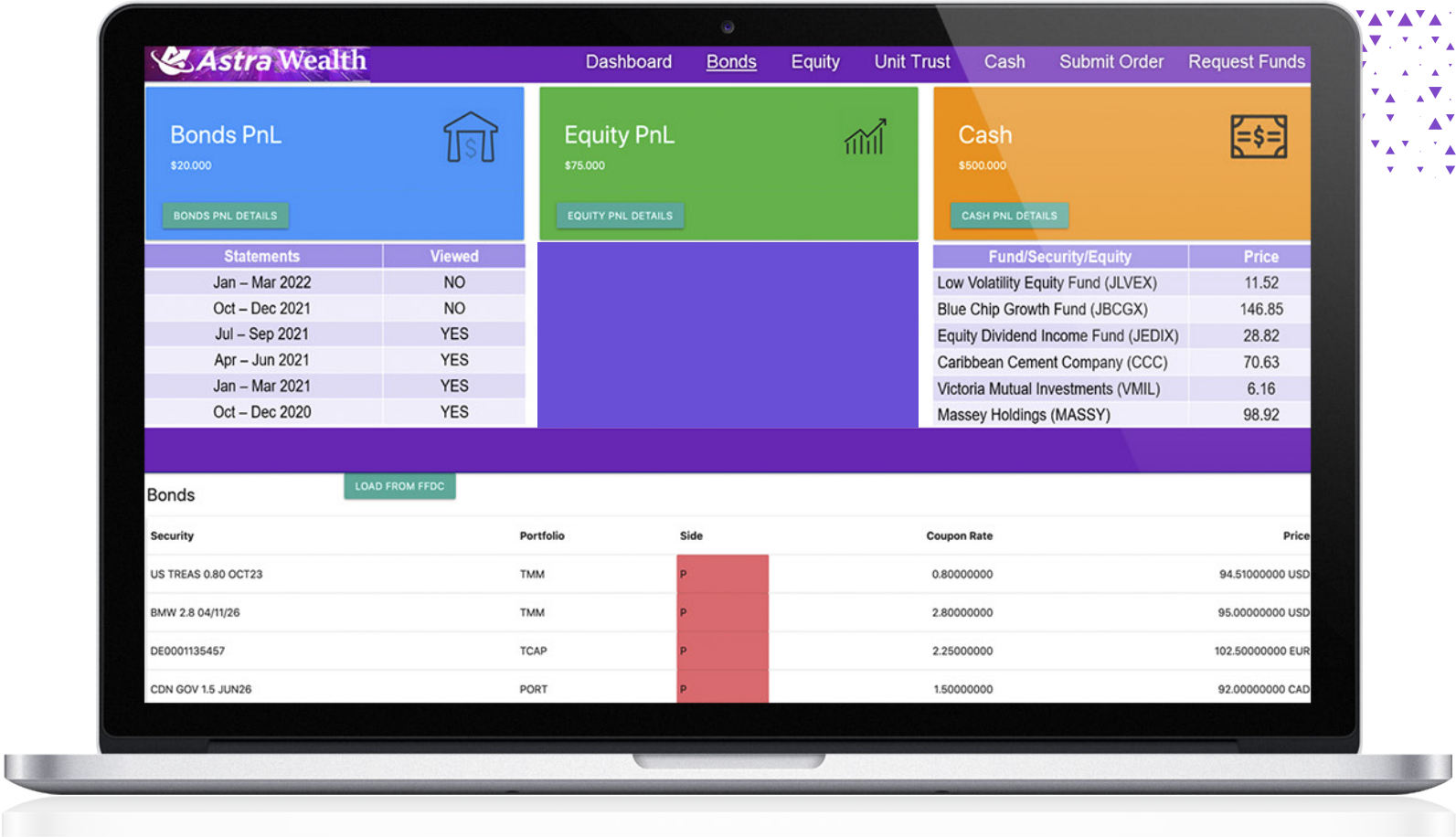




# Sample FFDC Prototype – Using the Opics Data Lake

Proof of the power of the FusionFabric. Cloud platform, is shown with a sample online client portal (right) covering several investment or banking products and services.

Leveraging an off-the-shelf extract of data, which is mapped to a bespoke solution developed in-house or a 3rd party solution provided by a partner. Statements are updated near real-time and accessible anywhere and via any device. Additional capabilities can include Order Requests, Encashments, Payments, etc.



# Financial services provider evolution

What needs change as you grow?



# FINANCE IS OPEN

Finastra unlocks innovation across the world of financial services, through our trusted software and open platform.



**About Finastra**

Finastra is a global provider of financial software applications and marketplaces, and launched the leading open platform for innovation, FusionFabric.cloud, in 2017. It serves institutions of all sizes, providing award-winning solutions and services across Lending, Payments, Treasury & Capital Markets and Universal Banking (digital, retail and commercial banking) for banks to support direct banking relationships and grow through indirect channels, such as embedded finance and Banking as a Service. Its pioneering approach and commitment to open finance and collaboration is why it is trusted by ~8,600 institutions, including 90 of the world’s top 100 banks. For more information, **[finastra.com](https://finastra.com)**

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