

FINASTRA

NEVER STOP INNOVATING

Redefining finance through reliable,
secure, and trusted software —
co-innovated to power your ambitions.

**INNOVATING
FINANCE
TOGETHER**



AMPLIFY SUCCESS TOGETHER

Being the partner of choice for mission-critical financial services software is both an honor and a profound responsibility.

The global financial system powers not only people and businesses, but entire industries and economies. It cannot underperform; it cannot fail.

Supporting the financial institutions at the heart of the system demands more than just technology. It requires a deep insight into our customers' goals, challenges and ambitions. It calls for solutions that are robust enough for today, yet adaptable enough to meet the needs of tomorrow. And above all, it demands true partnership – a commitment to working side by side.

At Finastra, we believe success isn't just something we share. It's something we amplify together. That's why we embrace a mindset of co-creation and driving innovation through collaboration. We call it Innovating Finance Together. And we're proud to play our part in helping the financial ecosystem thrive.

Chris Walters
CEO, Finastra

The financial services sector is evolving fast

Financial institutions are navigating one of the most demanding periods in recent history.

Customer expectations are rising. Regulation is tightening. And the speed of technological change means staying still is no longer an option. Financial institutions are being asked to do more: deliver better digital experiences, meet stricter compliance requirements, and modernize legacy infrastructure – all while managing costs and responding to global uncertainty.

Security has quickly become a top priority. In just one year, safeguarding personal and corporate data rose from the fourth-most important customer expectation to number one.¹ At the same time, economic shifts, political influence and new market entrants continue to test business models and technology capabilities.

But it's not all pressure. There's also momentum. 98% of financial institutions say they're actively preparing for technology change.¹ AI adoption has almost doubled in two years.¹

And nearly two in five are seeking partnerships to help them move faster and do more with less.¹

This is a moment of challenge, but also an opportunity for financial institutions ready to scale innovation, build trust and deliver real outcomes in this fast-evolving sector.

That opportunity starts with a clear focus: helping financial institutions meet evolving demands, run securely at scale and innovate with the right partners.

That's where Finastra is focused: enabling financial institutions to move faster, operate securely and innovate with purpose.

INNOVATING FINANCE TOGETHER

For financial institutions ready to take that opportunity, Finastra is here to help.

We're one of the world's largest financial services software providers, supporting over 8,000 financial institutions, including 45 of the top 50 global banks, with the secure, reliable solutions they count on to run critical operations and meet evolving demands.

Our software supports \$7 trillion in daily transactions and underpins \$3.8 trillion in syndicated loans. It's built for scale, resilience and real-world impact.

In fact, the Financial Technology Report listed Finastra as #1 in the Top 25 Banking Technology Companies of 2024.²

But what sets us apart is how we work *with* our customers, not just for them. We bring together deep industry experience, modern technology and a collaborative mindset to help financial institutions innovate and unlock the value of technology.

Let's explore how our approach takes shape, through the strategic pillars that guide our work and the value we're helping customers deliver across core areas of financial services.



**\$7 TRILLION MOVED
EVERY DAY**

A man with a beard and glasses, wearing a grey suit jacket over a blue shirt, is smiling and shaking hands with another man whose back is to the camera. The background is a blurred office environment with other people working.

CUSTOMER OBSESSION

Customer obsession

Solutions shaped by you.



Finastra puts financial institutions at the center of how we design, build and deliver software. Every update, roadmap shift and feature prioritization is guided by customer insight, gathered through advisory boards, feedback loops and real-world collaboration.

Our teams work closely with financial institutions to understand what's working, what needs to improve and where there's untapped opportunity. We act on what we hear, offer straightforward advice, and bring experience to the table when customers are navigating complex decisions.

By embedding customer obsession into the way we operate, we're able to deliver solutions that align with specific business goals, integrate with existing systems and evolve alongside changing needs.

³ 2025 Activate/Finastra Financial Institution Research Study (n=1337)

What this means in practice:



Scalability and resilience, built in

Our secure solutions scale with your business and deliver the stability that today's financial institutions rely on.



Trusted guidance at every stage

Our experts help financial institutions evaluate options, reduce risk and move forward with clarity and confidence.



Customer feedback drives progress

Product updates and enhancements are shaped directly by customer input to ensure relevance and long-term value.



Solutions that reflect your priorities

Designed to solve real operational and strategic challenges, our solutions help financial institutions improve service, reduce friction and drive results.



Compliance is covered

Our legal and regulatory teams work to make sure our software stays current with evolving requirements. This is to help financial institutions stay compliant and audit-ready without extra lift.



Dedicated support for long-term success

Our Customer Success teams partner with financial institutions post-implementation to accelerate adoption and maximize outcomes.



CUSTOMER OBSESSION | SUCCESS STORY

Discover how Kotak Mahindra Bank worked closely with Finastra to create Kotak Fyn – a frictionless banking experience that supported scalability, accuracy, speed and reliability.



A man with glasses and a beard, wearing a blue turtleneck and a lanyard, holds a tablet. A woman with long dark hair, wearing a grey cardigan over a dark top and a lanyard, points at the tablet. They are in a server room with rows of server racks in the background. The scene is dimly lit with blue ambient light.

RELIABLE, SECURE AND TRUSTED

Reliable, secure and trusted financial services software

That's why finance runs on Finastra.









Financial institutions depend on technology that works consistently, securely and at scale. Finastra's software is built with this expectation at its core. We've earned the trust of our customers by delivering solutions that keep pace with change and stay resilient when it matters.

Security isn't a layer added later, it's embedded from the start. Our software follows secure-by-design principles, supported by 24/7 monitoring, active threat detection and robust access controls. This means financial institutions can move fast, serve their customers confidently and stay protected.

Resilience is just as critical. Our solutions are designed for high availability, with global failover environments and a strong business continuity footprint. Financial institutions can count on Finastra to keep services running and reputations intact.

⁴ 2025 Activate/Finastra Financial Institution Research Study (n=1337)

What this means in practice:

 <p>Proven, enterprise-grade stability</p> <p>We support mission-critical workloads across the globe, trusted by the financial institutions that lead the industry.</p>	 <p>Built-in security and compliance</p> <p>With advanced encryption, secure data flows and continuous monitoring, our solutions help financial institutions safeguard data and meet strict regulatory requirements.</p>	 <p>Real-time risk protection</p> <p>Integrated fraud detection and prevention tools protect against threats without slowing down operations.</p>
 <p>Always-on resilience</p> <p>Designed for 24/7/365 uptime, our solutions include global failovers and business continuity measures that keep systems running, no matter the conditions.</p>	 <p>Compliance without complexity</p> <p>Our architecture is built to adapt. As regulations change, we handle updates and help financial institutions stay aligned without needing to overhaul their stack. With certifications including SOC 1, SOC 2 and SWIFT compliance, we give customers the confidence that their operations remain secure, audit-ready and globally compliant.</p>	 <p>Performance you can scale with</p> <p>From local financial institutions to global giants, our solutions are ready to grow with the business, designed for consistent performance at any size.</p>



RELIABLE, SECURE AND TRUSTED | SUCCESS STORY

See how ORO Bank launched Asia's first full-reserve digital bank with Finastra, combining stability, security and scalability from day one.



A panoramic view of the Shanghai skyline at sunset, featuring the Oriental Pearl Tower and the Shanghai Tower. The sky is a mix of orange, pink, and blue. The text is overlaid in large white letters.

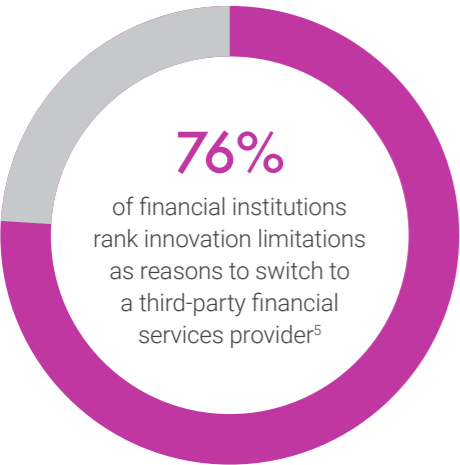
WE EMPOWER 90% OF THE WORLD'S TOP 50 BANKS

A woman with long dark hair, wearing a blue top and a silver necklace, is pointing with a black marker at a whiteboard. The whiteboard has some faint writing, including "TRI" and "GND". In the background, other people are seated at a table, and the room is dimly lit with a blue tint.

CO-INNOVATION

Co-innovation

Building what's next together.



We take a collaborative approach to innovation, working with customers and a wider ecosystem of partners and fintechs.


We involve customers early in the process, using design sessions, pilot programs and real-time feedback to shape solutions around real-world needs. This helps us avoid assumptions and deliver software that's useful, scalable and ready for deployment.

Our partner ecosystem plays a critical role. Through close collaboration, we help financial institutions unlock capabilities they wouldn't easily access on their own, whether that's embedding new functionality, accelerating adoption or maximizing the value of tools like Gen AI.

Innovation doesn't sit on the side. It's built into the way we operate and shared across the network of financial institutions and partners we work with.


⁵ 2025 Activate/Finastra Financial Institution Research Study (n=1337)

What this means in practice:




Collaborative design that solves real problems

Solutions are developed with input from customers, partners and Finastra experts, so they reflect real priorities.




Faster time to impact

Pilot programs and iterative testing help move ideas into production more efficiently, with less risk.




Shared innovation across the ecosystem

Many co-created features are developed with one financial institution, then scaled to support others across the network.



Access to emerging technologies

Through our partner ecosystem, financial institutions gain access to cutting-edge capabilities – from AI to embedded finance – without needing to build everything in-house.



Room to explore and experiment

With the right tools, expertise and collaboration model, financial institutions can trial new ideas, adapt quickly and grow into future opportunities with confidence.



tonik

CO-INNOVATION | SUCCESS STORY

Discover how Tonik partnered with Finastra to launch the Philippines' first digital-only bank – bringing bold ideas to life through collaboration.

An aerial photograph of the Dubai skyline at sunset. The Burj Khalifa is the central focus, towering over other skyscrapers. The sky is a mix of orange, pink, and blue. The city's lights are beginning to glow.

\$3.8 TRILLION IN SYNDICATED LOANS



FINASTRA SOLUTIONS

Delivering mission-critical financial services software across the sector

Financial institutions are under pressure to move faster, operate more securely and deliver better experiences – all while managing risk, complexity and constant regulatory changes.

Finastra's software is built to meet these challenges. Across lending, payments, banking, and treasury and capital markets, we help financial institutions run mission-critical operations with confidence. Our platforms are cloud-ready, API-ready and designed to scale, supporting everything from daily transactions to long-term growth.



Lending



Lending

We help financial institutions modernize and scale their lending operations, from corporate to retail.



\$3.8 trillion

in syndicated loans are underwritten by customers using Finastra's software.



Customers close a loan package using Finastra lending software every

2.2 seconds

Our platforms simplify workflows, reduce risk and ensure compliance, while making it easier to originate, underwrite and manage loans with speed and accuracy.

With tools for every lending segment, including syndicated, consumer, mortgage and trade finance, we help financial institutions create seamless borrower experiences and unlock operational efficiency.

KEY SOLUTIONS:

- **Loan IQ**
- **LaserPro**
- **Mortgagebot**
- **Trade Innovation**
- **Corporate Channels**



LENDING | SUCCESS STORY

For a collaborative trade finance network

See how, within 12 months, ODDO BHF delivered their project to increase efficiency and growth with the help of Finastra Trade Innovation.



An aerial photograph of the London skyline at dusk or dawn. The Shard, a tall, glass-clad skyscraper, stands prominently in the center, reflecting the warm light of the low sun. The surrounding city is a dense collection of buildings, with several construction cranes visible, indicating ongoing development. The sky is a mix of soft pinks, oranges, and blues. Overlaid on the image is large, bold, white text.

**A LOAN CLOSES
EVERY 2.2 SECONDS**



Payments





Payments

Payments should just work – seamlessly, securely and at scale.



We help move

\$7 trillion

in transactions every single day –
powering the flows that keep
global finance running.

Our payments solutions are built to handle complexity without adding it. From domestic transfers to cross-border settlements, we give financial institutions the flexibility to modernize core infrastructure, meet evolving standards and deliver smoother, faster payment experiences for their customers.

KEY SOLUTIONS:

- **Payments To Go**
- **Financial Messaging**
- **Global PAYplus**



PAYMENTS | SUCCESS STORY

See how VyStar Credit Union streamlined wire processing and improved customer experience with Finastra Payments To Go.



**Universal
Banking**





Universal Banking

Finastra's Universal Banking solutions give financial institutions a flexible way to manage every part of the banking lifecycle – from onboarding and customer experience to core processing, analytics and digital engagement.



Finastra has been recognized as a **Leader in Gartner's Magic Quadrant** for Retail Core Banking Systems, Europe 2025.

Built to simplify operations and accelerate innovation, our software allows financial institutions to scale easily, integrate with third-party services and serve customers more effectively across any channel.

KEY SOLUTIONS:

- **Essence**
- **Essence Analytics**



UNIVERSAL BANKING | SUCCESS STORY

Learn how Finastra's rapid, reliable financial support empowered the Saudi agricultural industry to make it easier than ever for farmers, cooperatives and foreign investors to access financial assistance.





USMM Digital & Core Banking



US Mid-Market

Community banks and credit unions need trusted partners in the US who understand their goals, offer reliable solutions and show up when it matters.



Finastra has

200+

US mid-market banks and credit union customers.

Finastra's digital and core solutions are designed to help financial institutions compete, modernize and grow. And with a team rooted in the US and a reputation for rolling up our sleeves, we bring the right mix of scale, speed and service.

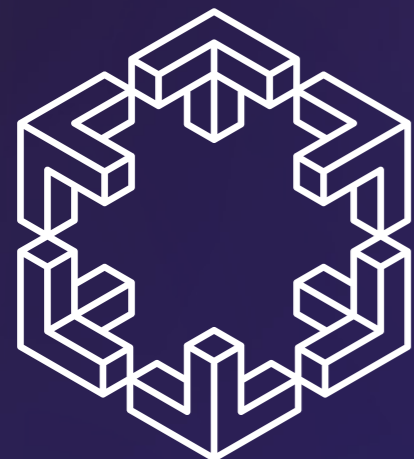
KEY SOLUTIONS:

- **Phoenix**
- **MalauzAI**
- **Analytics**
- **Enterprise Content Management**



US MID-MARKET | SUCCESS STORY

Explore how Citizens State Bank strengthened its core with Fusion Phoenix and how this collaborative engagement deepened their relationship with Finastra.

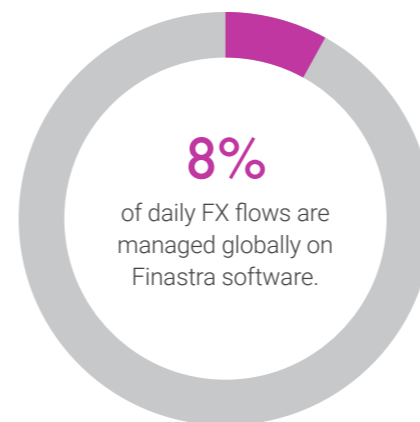


Treasury & Capital Markets



Treasury and Capital Markets

Our treasury and capital markets solutions support financial institutions in managing risk, optimizing liquidity and navigating regulatory complexity with confidence.



From front office to back, our platforms provide the control, transparency and agility needed to operate effectively in fast-moving, high-stakes environments.

With robust real-time analytics, straight-through processing and comprehensive asset class coverage, we help financial institutions stay responsive and resilient.

KEY SOLUTIONS:

- **Kondor**
- **Summit**
- **Opics**
- **Invest**
- **Sophis**
- **ARC**



TREASURY AND CAPITAL MARKETS | SUCCESS STORY

Discover how LPBank modernized its treasury operations in just six months with Finastra Kondor – accelerating transformation and improving trading performance.



FINANCE RUNS ON FINASTRA



Looking ahead

Innovation in financial services isn't slowing down. Financial institutions are navigating more complexity, higher expectations and faster cycles of change than ever before.

But with the right partner, they can respond with clarity, confidence and impact.

Finastra is helping financial institutions around the world reimagine what's possible – from streamlining core operations to embedding the next wave of technologies. By focusing on customer obsession, secure, reliable and trusted software, and co-innovation, we are helping customers unlock the value of financial services technology.

INNOVATING FINANCE TOGETHER

Let's explore how we can help your financial institution unlock value, scale innovation and shape the future of finance.



Contact us

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