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 is rising rapidly up the agenda. Institutions expect security investment to increase by an average of 40% in 2026, reflecting growing digital risk, tighter regulatory scrutiny, and deeper reliance on technology across core operations.[1]

At the same time, economic shifts, political influence and new market entrants continue to test business models and technology capabilities.

But its not all pressure. There's also momentum. 96% of institutions are actively using, piloting or planning to use AI and 54% of respondents state they partnering with fintech providers to accelerate modernization and close skills gaps.[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.

[1] Financial Services State of the Nation 2026, Finastra, February 2026.

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 5000 financial institutions, including 40 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 one of the Top 50 Banking Technology Companies of 2025.[2]

Read more

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.

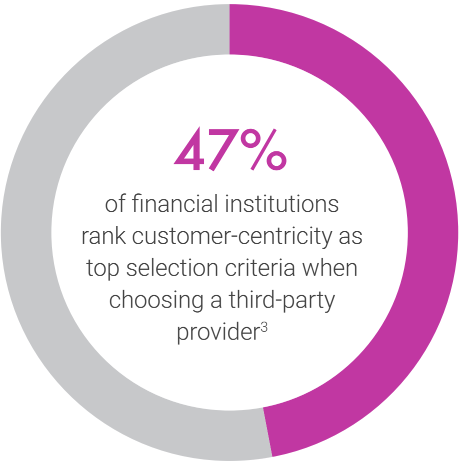
[2] https://thefinancialtechnologyreport.com/the-top-50-financial-technology-companies-of-2025

$7 TRILLION MOVED EVERY DAY

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.

BNI

CUSTOMER OBSESSION | SUCCESS STORY

Discover how BNI streamlined its domestic and international trade finance operations by implementing Finastra Trade Innovation – a comprehensive platform that replaced all legacy trade finance tools – and is now achieving dramatic productivity gains.

Read the full story

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:

Proven, enterprise-grade stability

We support mission-critical workloads across the globe, trusted by the financial institutions that lead the industry.

Built-in security and compliance

With advanced encryption, secure data flows and continuous monitoring, our solutions help financial institutions safeguard data and meet strict regulatory requirements.

Real-time risk protection

Integrated fraud detection and prevention tools protect against threats without slowing down operations.

Always-on resilience

Designed for 24/7/365 uptime, our solutions include global failovers and business continuity measures that keep systems running, no matter the conditions.

Compliance without complexity

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.

Performance you can scale with

From local financial institutions to global giants, our solutions are ready to grow with the business, designed for consistent performance at any size.

oro.bank
A FULL RESERVE BANK

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.

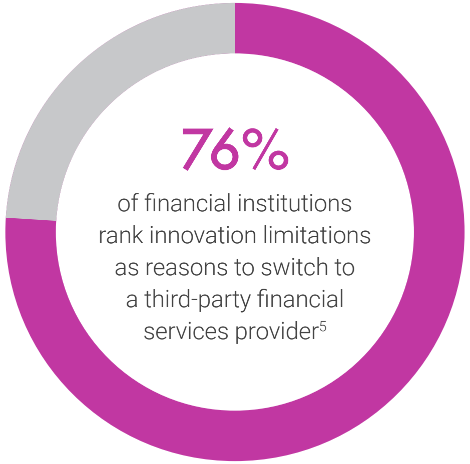
Read the full story

WE EMPOWER 80% OF THE WORLD'S TOP 50 BANKS

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.

Read the full story

$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 and universal banking, 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**

ODDO BHF

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.

Read the full story

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**

Vietcombank

PAYMENTS | SUCCESS STORY

Discover how Vietcombank accelerated its digital transformation by adopting Finastra Global PAYplus, replacing legacy systems with a unified payment hub that boosts efficiency, speeds up transactions, enhances customer satisfaction, and strengthens its foundation for ongoing innovation.

Read the full story

REIMAGINING 200 MILLION BANK ACCOUNTS

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**

AYA Bank

UNIVERSAL BANKING | SUCCESS STORY

Discover how AYA Bank is advancing its vision of becoming a truly customer-centric bank by leveraging the rich functional capabilities of Finastra's Essence core banking solution to elevate customer experience, improve operational efficiency, and drive innovation and productivity.

Read the full story

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.

Learn more

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