

FUSION GLOBAL PAYPLUS

**ENABLING PAYMENTS
TRANSFORMATION AND
INNOVATION TO DELIVER
CUSTOMER VALUE**





Fusion Global PAYplus Provides the Broadest and Deepest Suite of Domestic and Cross-Border Payment Services, Delivered on an Open Platform for Innovation and Transformation

New technologies, non-bank competitors, and evolving customer expectations are transforming the payments landscape at a rapid pace. To stay relevant, financial institutions must reassess their role in the payments ecosystem, and rise to meet customer demand for seamless payment experiences across all channels and market segments.

Challenges and opportunities

- 1** Customer demand is driving the development of new payment services utilizing the latest technologies—34% banks state that the primary reason for investing in payments capabilities is to improve customer service and experience.¹
- 2** Global non-cash payment volumes are rising almost twice as fast as revenues, shrinking per-transaction income, putting margins under pressure, and straining processing infrastructures.²
- 3** In today's 24x7x365 real-time payments landscape, risk exposure, security concerns and new regulations require robust liquidity and risk management, and improved reporting, visibility, and control over payments workflows.
- 4** The cost of regulatory compliance continues to increase, with anticipated increases of 10 to 20 percent over the next two years, further squeezing margins.³

1. CEB TowerGroup Adoption and Investment in Financial Services Technologies: Payments Engines and Hubs, May 2016

2. McKinsey Global Payments 2016 & Capgemini World Payments Report 2017

3. Accenture's fourth annual compliance risk report, Dare to Be Different, April 2017



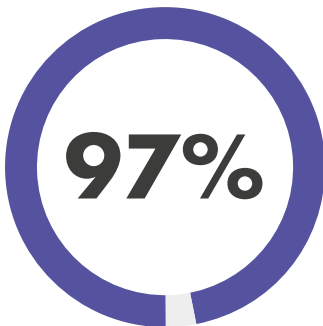
Enabling Payments Transformation and Innovation to Deliver Customer Value

The solution helps financial institutions of every size manage all payment types, both within and across national borders.



64%

of banks are planning to implement a Payment Hub, with another 24% already implementing one.¹



With Fusion Global PAYplus, a leading global Asia-based bank achieved an STP rate of over 97%.

The Challenges

Today's financial institutions find themselves confronted by significant challenges. They need to meet evolving customer demand, support new payment types and technologies, and manage multi-currency and multi-product payment operations in many different countries. They must also increase revenues, reduce risk and lower operating costs, while navigating a highly competitive and increasingly stringent regulatory environment.

The Solution

A clear majority of financial institutions agree on the best way to address these challenges: end-to-end payments transformation, powered by the implementation of a single global payment hub for managing and processing all domestic and cross-border payments in a cost-effective, secure and reliable way.

Finastra's global payment hub solution, Fusion Global PAYplus, is designed to serve as the ideal catalyst for this transformation. It offers the broadest and deepest suite of payment services available today—spanning high-value payments, mass payments and immediate payments—in a single solution. Based on a modern API- and microservice-enabled platform, it can be easily, quickly and predictably integrated with a financial institution's existing technology infrastructure.

Fusion Global PAYplus enables financial institutions to consolidate silos of legacy payment operations into a shared payment services hub that can be deployed globally yet controlled locally—thus reducing risk, simplifying administration, and reducing operating cost.

1. CEB 2015 Payments Technology Showcase

The Solutions Modular Design Supports an Incremental Approach to Transformation

Finastra’s customers have gone live with some of the most complex payments projects in the world in record time.

Payment Solutions for Financial Institutions

• High-Value Payments

Enables banks to receive, process, and send high value payments, both incoming and outgoing, as well as clearing specific messages, processes, and rules. Supports wire/RTGS payments in the Americas, EMEA, and APAC as well as cross-border correspondent banking payments via SWIFT.

• Mass Payments

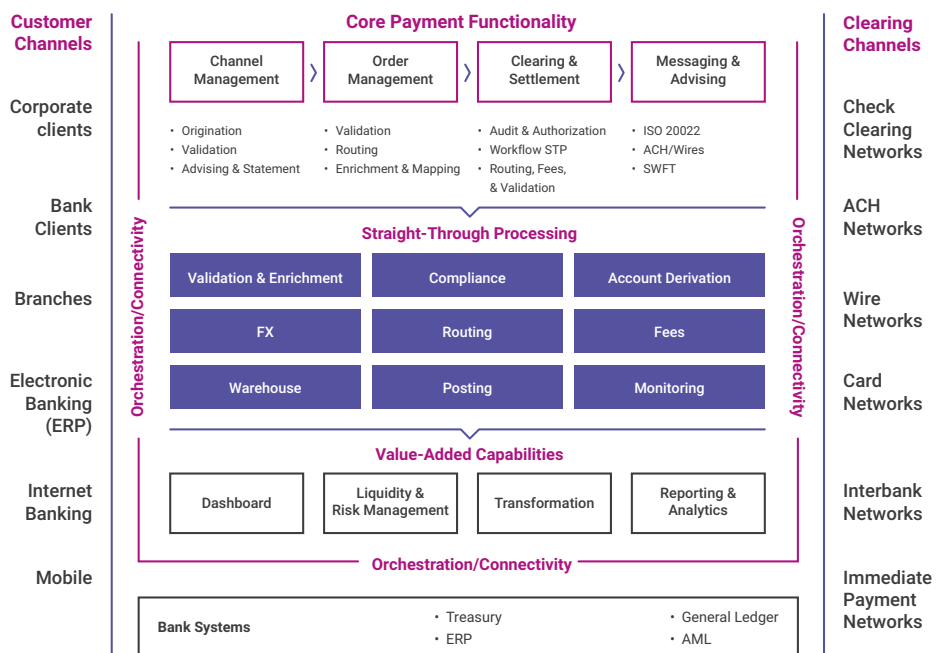
Enables banks to receive, process, and send files and messages that contain multiple bulk payments—credits, debits, collections and related transactions—as well as individual transactions. Supports mass/ACH payments in the Americas, EMEA, and APAC as well as bilateral and multi-lateral clearing arrangements.

• Immediate Payments

Enables banks to receive, process, and send individual and bulk payments for schemes whose turnaround time, from issuance of a customer’s original instruction to the bank’s final response, must happen in a few seconds or less. Finastra is the global leader in immediate payments, processing millions of immediate payments per day across Europe, Asia and the Americas.

The solutions modular design supports an incremental approach to transformation, allowing banks to take tactical steps based on near-term business objectives or regulatory requirements, while laying the foundation for a fully integrated, end-to-end payment services hub that replaces all legacy processing silos.

Fusion Global PAYplus: Enabling Payments Transformation and Innovation





In less than three years, Fusion Global PAYplus has been successfully implemented in 40 branches across 29 countries at one of the largest Asia-based banks.”





Consolidate all Payment Operations Into a Single Global Payment Hub

Expand your footprint and easily incorporate new entities, geographies, time-zones, currencies and products.



US \$100M

Through the elimination of legacy systems and improvements in operations, one client was able to save well over US \$100 million over a five-year period following the implementation of Fusion Global PAYplus.



50 Systems Worldwide

Fusion Global PAYplus was implemented at one of Asia's largest banks in 14 branches across 12 countries in just one year. And as a result, the bank has been able to retire over 50 systems worldwide.



15M Transactions

In a benchmarking exercise for a large European Commercial bank, Fusion Global PAYplus processed more than 15 million transactions in less than one hour.

Business Benefits

Saves Time, Reduces Costs and Improves Operational Efficiency

The solution brings together payments flows for many different payment types and from multiple systems into a central payments hub. Information is consolidated into a single view, saving staff time and enabling significant reductions in the number of interfaces and systems requiring management and maintenance.

As a result, maintenance cost is dramatically reduced. Also, the user interface can be personalized through configuration, helping users to prioritize tasks and focus on only those things that require their attention, thus improving productivity.

Improves Customer Service

The solution allows banks to give their customers the flexibility needed to make and receive payments quickly and easily - in real time, at any time, 24x7. This enables banks to offer new, innovative services— like real-time payments in the US, or instant payments in Europe —and to increase the velocity of commerce.

Fusion Global PAYplus is API-enabled so banks can take advantage of the latest API technologies and improve customer experience by providing frictionless payment experiences across any service or channel, as well as comply with regulations like PSD2. The solution allows banks to meet customers' demands for real-time access to liquidity, enabling them to carry out transactions closer to clearing deadlines, and have credits posted as quickly as possible.

Accelerates Time-To-Market

A configurable rules engine provides the flexibility to quickly add new functionality in response to changing industry and customer requirements, without code changes—reducing the burden of regulatory compliance, and accelerating time-to-market of new payment services.

Reduces Risk

By reducing the number of interfaces, systems and processing stages requiring manual intervention, Fusion Global PAYplus enables operational risk to be reduced dramatically. Additionally, the solution can be easily extended to incorporate more advanced real-time liquidity and risk management capabilities.

Enhances Decision Support

The solution's dashboard provides mission-critical payments information in one consolidated view, allowing for easy monitoring and analysis of all aspects of the bank's payments operation. The dashboard accumulates data over time and uses a baseline for normal behavior, issuing real-time alerts when abnormal trends are detected.

This "bird's eye" view—both in real time and over time—allows financial institutions to quickly and easily identify trends, avoid trouble spots and make informed decisions. Similarly, by readily providing only the most necessary and relevant information, the solution enables users to quickly assess the information they need to do their job, and make decisions without being distracted by irrelevant data.

Fusion Global PAYplus Offers a Broad Range of Business Capabilities

The global leader in immediate payments, Fusion Global PAYplus is API-enabled, allowing banks to accelerate their move to immediate and open banking.

The Market Leader in Immediate Payments Globally



At one UK-based bank alone, Finastra's immediate payments solution has processed 4.6 million payments in a single day.



Finastra supports 2 major US banks on The Clearing House's RTP®



17 million real time SWISH transactions are processed by Finastra every month in Sweden.



Finastra supports 4 major banks on Singapore's FAST scheme.

Fusion Global PAYplus Business Capabilities

Immediate Payments Meets Open Banking to Foster Innovation

Immediate payments - also referred to as real-time payments, instant payments and faster payments - continue to build momentum as more countries look to offer solutions for instantaneous funds transfer, 24x7x365. Open banking initiatives like PSD2 together with immediate payments will revolutionize payments and foster innovation, creating new business opportunities for banks and financial institutions to meet regulatory, consumer and corporate demand.

Finastra is the market leader providing immediate payments solutions globally. Our solutions range from smart gateways providing multi-network routing and connectivity, to end-to-end immediate payment processing solutions with built-in digital channel integration, stand-in processing, and liquidity management. Includes a suite of microservices for the development of value-added offerings to take advantage of the latest API innovations and comply with PSD2 in Europe.

Liquidity and Risk Management

Demand for intraday liquidity continues to grow as financial institutions and their corporate customers expand their operations into a wider range of markets across the world, boosting the volumes of both cross-border and domestic transactions. Finastra's liquidity and risk management module provides banks with the tools they need to address new intraday liquidity monitoring and measurements standards and meet the demands of new regulation,

while also delivering significant competitive advantage through improved processes, systems and best practices for liquidity management. The solution automatically centralizes all payments and liquidity events in one place, so that limit monitoring of inputs and settlements can be performed consistently and in real-time.

It also includes sophisticated forecasting and planning tools that enable financial institutions to meet their payment obligations throughout the day as well as at end-of-day.

A Range of Deployment Options from On-Premise to Cloud

Finastra's payment solutions are available in a variety of deployment models, from entirely on-premise installations to on-demand Software-as-a-Service (SaaS) in the cloud. Hybrid models, where some solution elements are deployed on-premise while others are delivered on either private or public cloud infrastructures, are also feasible.

This allows banks to consume Finastra's solution in the way that makes sense for their business needs, without technical limitations. Whatever the deployment model, banks can be confident that with Finastra's Fusion Global PAYplus, they are selecting the world's most advanced, scalable and secure payment solution.

Mature and Comprehensive System Workflows Align with Any Operating Business Model.

Fusion Global PAYplus Key Features

- Process Any Payment Type - automated processing of ACH, RTGS, SWIFT and immediate payments with high levels of STP.
- Channel-Agnostic - works with any channel for payment capture and management.
- Extensive Global Reach - supports widely used clearing and customer formats with tools to rapidly add additional formats as needed.
- Centralized Liquidity and Risk Management - provides a global view of liquidity using an automated system to manage counterparty liquidity risk.
- Comprehensive Workflows and Business Capabilities - mature and business feature rich workflows, with multi-currency and multi-lingual support for any geography, and multi-entity organizational structures that align with any operating model.
- Modern Platform - pure, vendor-neutral solution built on modern API-enabled architecture designed to continually benefit from infrastructure improvements without the need to change the business logic. Modular and layered design allows users to easily run major projects in parallel, without impacting one another or the core system.
- Configurable User Interface - users can control, simplify and streamline the experience and content to identify risks and prioritize tasks.
- End-To-End Business Process – a suite of services to create end-to-end business processes and enable end user self- service capabilities.
- Open, Extensible Data and Processing Models - allows for rapid implementation and rollout of new products and features.
- Proven in the Most Demanding Production Environments - designed to highest standards of performance (low latency, high capacity, linear scalability) and reliability.



A major global financial institution chose Fusion Global PAYplus because it was flexible enough to deal its 600 banking relationships across 21 countries. The solution went live in 14 months, implementing a platform to process over 450 million transactions, representing a value of US \$1 trillion in the US alone.



Using Fusion Global PAYplus rules engine, clients can reduce development work by up to 70%, saving cost and increasing the speed of deployment. One large American bank has stated that today they can add a new feature to any product simply by changing a rule. Previously, such an enhancement would have taken 9 to 12 months.

Global Coverage, Support & Training

Global coverage with local responsiveness to help our customers differentiate themselves and compete more effectively

Finastra's Services Team Helps Customers Maximize Their Investment:

- Ensuring the best use of our products
- Building in best practices to minimize risk
- Transferring knowledge effectively and efficiently through training
- Delivering excellent customer service throughout ongoing operations



Support experts are available to respond to technical and functional queries

Services

When deploying and supporting mission-critical payment systems in today's competitive and unpredictable environment, financial institutions must maximize returns on IT investment. A wrong turn at any stage can delay time-to-market, disrupt ongoing operations and increase deployment cost—and compromise the quality of customer service.

Focusing relentlessly on maximizing customer satisfaction, our services team— comprised of implementation services, customer support, and training— ensures that customers implement our solutions successfully, and bring their staff and customers up to speed quickly and effectively.

This support is maintained beyond implementation, so customers can optimize their investment throughout the lifecycle. For more than two decades, we have helped thousands of the world's leading financial institutions and corporations use our products to achieve their business goals.

Implementation Services

At Finastra, we leverage our market-leading expertise and decades of experience to simplify and shorten the entire implementation process, ensuring projects come in on time and on budget, and deliver against their original goals. We do this by:

- Using an agile implementation methodology that offers a lightweight framework to rapidly deliver business value to our customers while at the same time significantly reducing risk
- Providing clients with high-quality commercial off-the-shelf software as a product baseline, which is then configured to their business processes, installed and ready for testing to commence

Our agile implementation approach accelerates the time in which we can deliver business value, and through the process of continuous planning and feedback, we are able to ensure that value continues to be maximized throughout the development process.

As a result of this iterative method, our team is able to continuously align the delivered software with the desired business value, easily adapting to fit requirements throughout the process. By continuously monitoring and evaluating throughout the process, the team has much greater and more accurate visibility into the actual progress of the implementation. This ensures an efficient, low-risk implementation that helps our customers realize the highest value from their investment in the shortest possible time.



Customer Support

With over 20 years of first-hand experience of solution delivery, and a collective wealth of technical knowledge and insight, Finastra's team of application support experts are available 24/7 to respond to technical and functional queries.

This team has a solid track record of diagnosing and resolving issues quickly and helping clients maintain smooth day-to-day operations. Equally important, the team provides Finastra's clients with the information and ongoing advice they need to make informed, proactive and timely operational decisions every working day.

Training

At Finastra, we provide our customers with comprehensive user training services that can be tailored for end-users of all types (project team, super users and regular users) during and beyond implementation. Courses can either be off-the-shelf and focused on a particular product or business area, or specifically tailored to meet a client's unique needs.

Users can participate in a range of functional and technical courses, as well as certification programs ranging from 'beginner' to 'experienced user'. Training may be undertaken at Finastra training centers, or at a customer location.

Global Coverage with Local Responsiveness

We have also built an ecosystem of partners to provide the scalability and expertise we need to keep expanding our coverage, extending our scale and developing deeper relationships with our clients.

Our partners range from local providers with deep experience and knowledge of specific markets and countries, to the world's largest systems integrators, ensuring that our customers benefit from expert implementation and training services, regardless of their size, location or need.



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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. 48 of the world's top 50 banks use Finastra technology. Please visit finastra.com

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