MISYS BANKFUSION
UNIVERSAL BANKING
WELCOME TO THE FUTURE OF BANKING
The global financial crisis precipitated a fundamental rethink of the identity and purpose of the banking industry. Now, as economies stabilise and there is a return to growth, it’s getting easier to see the impact of the change on this sector.

Today, banks find themselves being pulled in two directions. On the one hand they are expected to demonstrate greater transparency, control, efficiency and compliance; and on the other they need to innovate at many levels of the business to ensure continued operational efficiency and growth.

Misys BankFusion Universal Banking (UB) is the point where control and innovation meet. Our core banking solution addresses the complexities of the deeply interconnected world of finance by enabling banks to simplify technology and processes to achieve growth and reduce cost/income.

Bringing to life bright ideas
Your business is full of bright ideas. So what’s holding you back?

For many banks it’s the sheer complexity of existing infrastructures and the associated workflows that makes it hard and sometimes impossible to adapt quickly to new opportunities.

BankFusion UB can help you overcome these barriers and realise the potential of your business. It is a complete core banking solution that contains an extensive range of banking and financial services, along with the technology platform and tools that enable you to create and configure functionally rich products and services.

The BankFusion UB premise is simple. By decoupling products, services and associated workflows from your back-end systems, it helps the business to get to market more quickly with competitive offers that attract new customers and increase the loyalty of existing ones.

Unlocking innovation and growth
There’s no easy answer to the challenges facing banks today. But BankFusion UB supports innovation essential for growth:

**Flexibility:**
BankFusion UB can be deployed out of the box or you can migrate progressively from existing systems, retiring legacy components at the pace that suits you best.

**Openness and choice:**
Developed using internationally recognised technology and banking standards, BankFusion UB simplifies the workflows that connect your business with its customers and trading partners.

**Speed to deployment:**
BankFusion UB can be live in a matter of months. This ensures early return on investment while avoiding costly disruption.

**Maximum value from existing investments:**
BankFusion UB connects easily with the majority of financial systems so you start to see the benefits of integration and economies of scale from the earliest stages of deployment.

**Customer focus:**
By consolidating data in a secure, central repository, banks can achieve a 360 degree view of the customer and start to benefit from cross- and up-selling activities.

**Internal collaboration:**
By focusing on business processes, rather than technology for technology’s sake, BankFusion UB helps both IT experts and business owners to collaborate on deployment.

**Speed to market:**
Our component-based and packaged solutions enable you to significantly reduce product development time so you to get new products to market fast and maximise revenues ahead of the competition.
“BankFusion Universal Banking directly helps both retail and corporate banks to improve their cost/income ratios.”

<table>
<thead>
<tr>
<th>Distribution Channels</th>
<th>Online</th>
<th>Mobile</th>
<th>ATM</th>
<th>Branch</th>
<th>Call Centre</th>
</tr>
</thead>
<tbody>
<tr>
<td>Web Services</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Thin Client User Interface</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Shared Applications, e.g. retail branch</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Party Model</td>
<td>Loan Origination</td>
<td>Collateral Management</td>
<td>Teller</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Examples of Shared Modules</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>CCS (Common Components &amp; Services)</td>
<td>BankFusion Universal Banking</td>
<td>BankFusion Platform Container</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Simplified BankFusion Architecture

Unlike other core banking platforms, Misys BankFusion has been designed so that banking applications can be built from common components and services using the BankFusion workbench, as well as offering a complete renovation solution for customers needing to upgrade their existing core banking platform. It is fully process-driven, offering a design and run time configuration which delivers improved cost/income ratios through faster development times and reduced complexity.

Misys BankFusion is the first banking platform which incorporates a set of common services packaged to deliver specific business functionality that are designed to promote reuse across different shared modules – bringing the advantages of SOA based, J2EE enterprise architecture to the banking and wider financial services industry.

Innovative and efficient:
- BankFusion UB supports agile innovation while enabling banks to maintain the advantages of scale

Growth and compliance:
- BankFusion UB ensures transparency and compliance, while setting the business free to pursue new business and markets

Agile and robust:
- BankFusion UB is a robust and secure technology platform that allows solution teams to bring innovative products and services quickly to market

Experimental and risk-free:
- BankFusion UB helps banks experiment and learn from new channels, including social media, while de-risking these activities

Inspiring and trustworthy:
- BankFusion UB helps banks deliver inspiring experiences via smartphones and touch devices, while retaining core values of trust and security
Your business is full of bright ideas. So what’s holding you back? 

For many banks it’s the sheer complexity of existing infrastructures and the associated workflows that makes it hard and sometimes impossible to adapt quickly to new opportunities.

“BankFusion UB is built to support business processes rather than technology for technology’s sake. Release the potential within your business to help improve your cost/income ratio.”

Build, compete, prosper

Banks that wish to retain customers and market share, let alone prosper, will have to compete a lot harder than they used to. BankFusion UB is the starting point for greater efficiency and competitiveness in this demanding marketplace:

Business Process Reengineering:
BankFusion UB includes the latest tools which ensure banks can respond to market pressures and customer demand by rapidly transforming processes.

Availability round the clock:
BankFusion UB eliminates the risk of exclusive batch-processing windows so that online business can continue to function in parallel, ensuring 100 per cent uptime.

Customer management:
The delivery of outstanding service to customers can increase sales and have a positive impact on the bottom line. BankFusion UB ensures that banks deliver flexible services customised to the exact needs of the customers, via the latest online channels and mobile devices.

Standing orders, sweeps and clearing:
BankFusion UB includes standing orders, sweeps and clearing, and supports funds transfer and bills payment. Interactive and batch gateways support business areas including salary payments and clearing.

Reconciliation:
BankFusion UB automates data reconciliation from internal and external sources. Our comprehensive solution includes SWIFT messages, automated matching, exception reporting, aged analysis, correction and authorisation.

SWIFT Connectivity:
BankFusion UB delivers full SWIFT message processing. SWIFT is also made easier to use through the expansion and simplification of SWIFT fields and the handling of charges and fees at message entry.
“The flexible and agile BankFusion platform reduces the time taken to deliver new products and develop added-value services.”

Multi-channel: BankFusion UB offers banks a flexible infrastructure for delivery of products and services:

- **Branch**: Greater productivity via real-time branch automation
- **Internet banking**: Customers can manage accounts online at any time
- **ATM**: ATM and point-of-sale integration provides the interface with Misys BankFusion UB Database
- **Telephone**: Customers can perform common banking activities by phone, at a time and place of their convenience
- **Mobile phone**: From traditional devices to smartphones, customers can manage their finances on the move
- **Other Mobile devices**: BankFusion UB offers banks the opportunity to deliver services across the growing number of touch screen and tablet devices

Technology

The building blocks for success

BankFusion platform

- BankFusion Server
- BankFusion Workbench

BankFusion components

- Universal Banking application
- Shared module

Technology benefits:

- Differentiated services based on single customer view
- Fast response to market opportunities
- Improve cost-income ratios
- Increase sales and grow profitability
- Easier localisation
- Optimise customer relationships
- Rescue expenses, streamline processes
- Manage risk
- Future proof the system
“Our innovative online and mobile solutions are already delivering benefits and profitability to financial organisations just like yours worldwide.”

“The BankFusion Workbench enables banks to repackage and re-feature existing products – and even re-use components and attributes to create new ones.”

Technology
The building blocks for success
Misys BankFusion UB has been designed from the ground up using service-oriented architecture (SOA) technology. This approach extends to its native Java code, which also ensures that there is no wrapping, no code conversion and no legacy issues.

The use of an integrated workbench for processes, rules and products also ensures that in-house trained business users can accelerate the product lifecycle and design and build products and services with a rapid time to market.

Existing products can be repackaged and re-featured. And because products are developed and assembled from repositories of features, the solution allows for the re-use of components and attributes, ensuring greater innovation and product lifecycle management efficiencies.

BankFusion UB has unique attributes to address these issues

Ready for the future of banking?
If your bank were a social network, how many friends would it have? At first glance, it might seem strange to mention banking in the same breath as social media. But today, consumers in developed and developing markets are increasingly familiar and comfortable with social networking and there’s little doubt that this hyper-flexible communications model will become the benchmark for banking.

BankFusion UB will help you adapt and profit from these new opportunities. The proof? Our cutting-edge online and mobile solutions are already delivering benefits and profitability to financial organisations just like yours worldwide. We’re already working on the next generation of interfaces for web, mobile and tablet devices that are defining the future of customer interaction, marketing and loyalty.
“BankFusion can be live within a matter of months or you can migrate progressively from existing systems.”

Misys BankFusion UB is a complete core banking solution that contains all the elements for agile, efficient banking through addressing the bank’s financial and operational needs.

Challenges
- Optimise customer relationships
- Increase flexibility
- Increase sales and grow profitably
- Reduce expenses, streamline processes
- Future proof the system
- Differentiated services based on single customer view
- Manage risk
- Easier localisation
- Improve cost/income ratios
- Process Driven Application
- Automated Java Compiler
- Product Composer

Global Expertise for the Future of Banking
Our solutions – today and tomorrow – can be deployed rapidly and deliver immediate results that will help you to engage with customers and capture more business.

But when you choose Misys BankFusion, you get more than just a future-proof, flexible platform for banking. You also benefit from our experience – more than three decades at the forefront of financial services innovation that today helps us deliver profitability and growth to more than 1,900 customers worldwide.

These organisations choose Misys both for our reputation and our ability to support long-term innovation. This subtle balance between business stability and business creativity is what they value most.

“Flexible enough to satisfy changing local and cross-national regulatory and compliance requirements.”
Misys is at the forefront of the financial software industry, providing the broadest portfolio of banking, treasury, trading and risk solutions available on the market. With 1,800 customers in 120 countries our team of domain experts and partners have an unparalleled ability to address industry requirements at both a global and local level.

Misys was formed by the merger of Misys with Turaz, which includes the award-winning Kondor+ product line. Combined they are able to address all customer requirements across both the banking and trading book businesses. Misys is the trusted partner that financial services organisations turn to for help solving their most complex problems.

Find out more at www.misys.com