

FusionBanking Essence
Personal Financial Management
Software Overview

Build stronger customer
relationships in the
digital world

Innovative,
personalised
digital banking
solutions

Connect
Innovate
Expand

“Personal Financial Management (PFM) functionality is the highest potential ROI project for retail financial institutions to implement”.

Online Banking Report 2012

Build stronger customer relationships in the digital world

At a time when banking is evolving away from personal contact and customers are demanding better control over their finances, Misys FusionBanking Essence Personal Financial Management (PFM) makes it possible to offer personalised banking in the digital world.

Online and mobile banking propositions are becoming commoditised. At the same time, banks' customers are moving away from branches and demanding advanced online tools to control and manage their finances better.

FusionBanking Essence PFM addresses these issues directly, enabling banks to offer new value-added services to their customers and differentiate their online propositions.

As a support tool for customers seeking to keep their finances in order by forecasting incomes and controlling expenses, FusionBanking Essence PFM is second to none, transforming the Internet bank into an innovative financial manager and advisory centre. While your customers enjoy a superior service, you gain better insight into their needs, enabling you to provide additional services and uncover new sales opportunities.

FusionBanking Essence Personal Financial Management in action

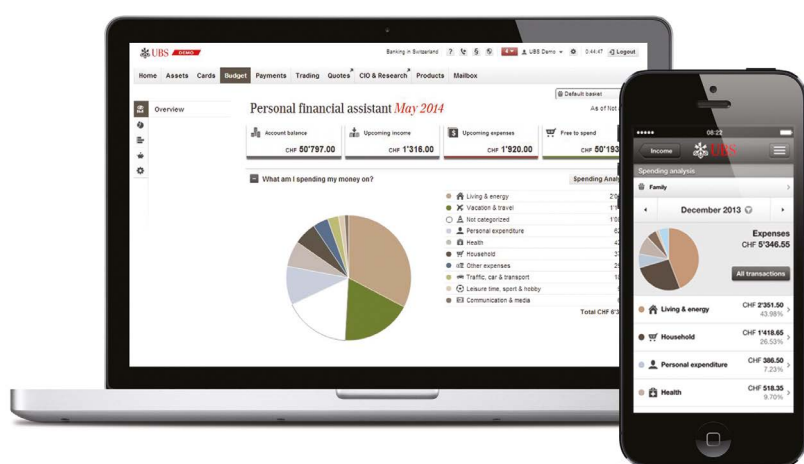
UBS's online platform has attracted plaudits from the financial community

The leading Swiss bank, UBS, adopted the FusionBanking Essence PFM and Mobile PFM solutions to fully redesign its online and mobile banking solutions. As part of the bank's offering, each client has an entry page that can be tailored to their individual information needs: UBS's online offering now also includes improved user navigation and presentation that is optimised for tablets.

UBS has received recognition from the banking community for developing such a customer-centric and innovative online platform, which has also been welcomed by the bank's customers – all feedback to date has been positive, according to UBS.



Sources: Online Banking Review; Javelin Research; American Banker



The FusionBanking Essence PFM **advantage**

FusionBanking Essence PFM helps you increase your customer **satisfaction** and loyalty, differentiating your online banking proposition and providing competitive advantage.

“We believe that with the innovation of Personal Financial Assistant, developed by Misys, UBS is making online banking simpler, clearer and more personal”.

Andreas Kubli

Head of Multichannel Management
& Digitisation at UBS Switzerland

Improved customer experience

FusionBanking Essence PFM increases your customers' financial awareness by providing a deep insight into their finances. It helps them to forecast incomes and control expenses, transforming your existing service into an innovative financial management and advisory centre.

Gamification and rewarding experience

FusionBanking Essence PFM with Gameo enables users to share their goals with friends and family on social media. It rewards users with “gamification” points, and enables them to make inter-account payments. This “gamification” approach, which has been adopted from the world of video games, encourages your customers to do more with PFM, engage with the bank more frequently and have rewarding experiences.

Omni-channel customer experience

Misys FusionBanking Essence PFM provides seamless and engaging customer experience through all digital channels: PC, tablet and mobile.

Simplifying cross- and up-selling

By binding financial products to goals, a bank can seamlessly generate leads and cross-sell financial products, such as deposits, retirement plans, investments and loans.

Easy to integrate

The system merges easily with your existing Internet banking platform or can be used via the Misys FusionBanking Essence Online platform to integrate core systems directly.

Short implementation time

To support quick time to market PFM has been designed for a rapid implementation.

Product capabilities

FusionBanking Essence PFM provides your customers with a rich set of functionalities to give them insight into their personal finances:

“Misys provided the ‘internet intelligence’ we needed to attract banking clients to our e-bank”.

László Király

Head of Electronic Channels
Development, MKB Bank Zrt.

- **Account overview** provides a full financial overview of assets.
- **Income and spending** gives the details about all incoming and outgoing transactions on all accounts in one view. By using **free text search**, enhanced by our suggestion engine, finding a specific transaction is simple and easy.
- Building on our experience we developed a **one level categorisation scheme** that provides comfort in everyday usage and has proven to be the most effective for all segments.
- Bring freedom to your users with support of custom **tags**.
- **Split categorisation** enables the division of single transactions into smaller portions that can be categorised in different ways.
- **Automatic categorisation** reduces the load of manual categorisation. The system provides sophisticated automated categorisation algorithms. Enables customers to adjust the behaviour of the engine by adding their own rules to adapt it to their needs.
- **Transaction enrichment** augments the existing transactions with additional data to provide a better experience.
- **Free to spend** Conducts cash flow analysis and forecasts free to spend amount for the current budgeting period. The tool predicts the amount available to spend after receiving income and making all the scheduled payments.
- **Net Wealth** is a summary of the current net wealth position of a user. All total current assets and liabilities are presented in the overview screen with their performance assessment.
- **Where does my money go?** Provides insight to the customers regarding how much and where they are spending. Advanced visualisation provides a quick way to analyse spending habits and to act based on this knowledge.
- **Spending manager** enables customers to take full control over their spending by creating budgets and tracking their progress. Spending manager notifies customers when they reach defined thresholds and overspend, helping them stay on track.

- **Wishes and Goals** provide the opportunity for customers to set up, track and achieve any saving goal quickly and easily. **Suggested goals** inspire customers to start saving. Tailored to a customer's expectations, they promote the most relevant product related to the goal, such as car, house or retirement fund.
- Any journey is more enjoyable if you have fun. FusionBanking Essence PFM with Gameo makes saving and achieving goals fun and rewarding for the customers.
- **FusionBanking Essence Gameo** shared goals enables the customers to invite others to help them in their path to success.
- **Tutorials** can be used to demonstrate good habits in everyday finance. Tutorials are triggered when a user initiates a function that has not been used before or can be initiated on demand.
- **Quizzes** in FusionBanking Essence Gameo can be used to test your customers knowledge, promote products and reward the "good students".
- **Communities** allow your customers to group around shared values. Use community competitions to promote your brand and increase promotion by word of mouth.
- **A mobile-optimised ergonomic design** and user experience features impressive visuals and a multi-tiered function structure that suits both beginners and expert users.



Completely secure

Activation and mobile PIN simplify authentication and ensure quick access to services such as 'add new cash transaction', with security scaled to strict banking requirements.

Customer engagement

With consistent omni-channel engagement, in-branch, online or via mobile, banks are able to increase customer exposure to their products and services, providing valuable up-selling opportunities. You can bring users to the branch or communicate with them online, creating an interaction with your financial products and services. This enhances your social image and involvement and enables you to upsell existing financial products to current customers.

Games and social media

We make it possible to deploy games, encourage social sharing with friends and family, and use social curiosity and rewards to transform online banking into a useful tool to engage and entertain customers.

Other implementations


FusionBanking Essence PFM has been deployed across seven European countries by a leading Western European bank.

This bank chose FusionBanking Essence PFM and Mobile PFM to reinvent its online and mobile proposition.

According to the bank: "Misys' ability to meet our needs and requirements, together with its competitive offering were the primary reasons why we have selected Misys. Misys listened to our needs and interpreted them well into new solutions and services".

Within eight months of the PFM launch, the adoption rate was more than 20% and there has been an increase in online banking user activity.



A close-up photograph of a hand holding a smartphone. The hand is partially covered by a semi-transparent red overlay that also extends into the background. The background is a bright, out-of-focus scene with light blue and white tones, suggesting an indoor environment with large windows. The text is positioned in the upper left area of the image.

“Banks worldwide recognise that they need to deliver PFM capabilities via any digital channel, not just online banking... Misys’ extended solutions will interest banks that are developing digital banking strategies or looking to upgrade or replace their online or mobile technologies”.

Professional services and customer support

An industry proven **best practice** approach – that’s the guiding principle of our professional services and support model. Misys clients benefit from our long track record of successful implementations.

“Misys Digital Channels’ support is excellent - repeatedly they have proven that customer satisfaction is their primary goal. Their staff has been responsive to our requests and managed the work schedule well”.

Bank of Valletta

Best-practice delivery

The Misys delivery model is incorporated into our entire product lifecycle. We leverage best practice business processes in the design, development and quality assurance of all of our products. While we acknowledge that one size doesn’t fit all in financial software, we know that a delivery approach that focuses on industry-proven best practice process models helps our clients to save on costs and benefit from the institutional knowledge Misys has developed across thousands of successful implementations. It means:

- **Faster implementation.** Repeatable delivery means projects are shorter and more predictable.
- **Reduced TCO.** Clear focus avoids unnecessary expenditure.
- **Less risk.** A standard, proven approach means many risks have already been mitigated.

Centre of excellence

Co-located with our development teams, the 200-strong Misys Service Delivery Centre ensures that we share best practice both internally and with partners. It enables us to refine implementations offsite before taking them back to the client.

Customer support

Misys clients benefit from the expert knowledge of 1,000+ staff resources worldwide, whose primary function is to provide professional, scalable software support and maintenance.

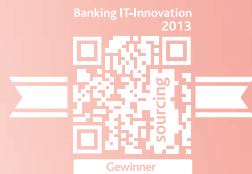
Deep domain expertise: Our technical and application support people have strong industry and product knowledge, with continuous technical and industry training programmes to ensure that Misys support teams can meet your evolving business needs.

Scalable support model: As a Misys client, you can choose from a standard, professionalised support model or a specialised, premium support package, depending on your needs. Because Misys support has a broad, global footprint that operates in all time zones and regions, Misys teams can scale to your requirements.

Valuable advisory services: Our Systems Advisory Group (SAG) provides system reviews to help clients understand how to use their Misys systems more effectively and derive maximum value from their applications.

SAG reviews have helped more than 80% of participating customers to identify ways to utilise their Misys software more effectively and use more system functionality.

Proven award-winning solutions



Banking IT-Innovation Award 2013

One of the four winning innovations



“Good practice in innovation and ease of use”

Forrester (2013): “Best Practices in Digital Money Management”



Best Practice in Innovation

Datamonitor (2013): “Digital Banking: Best Practice Innovations”



“Best of Show”

Finovate Asia in 2013 and at Finovate Europe in 2014



P-to-P Payment Services

Misys and PayPal teamed up to offer P-to-P Payment Services for banks in Europe



Best of Swiss Web 2014

UBS won the Master of Swiss Web award for its new e-banking with Personal Financial Assistant provided by Misys

About Misys

Misys is at the forefront of the financial software industry, providing the broadest portfolio of banking, capital markets, investment management and risk solutions available on the market. With more than 2,000 customers in 130 countries our team of domain experts, combined with our partner eco-system, have an unparalleled ability to address industry requirements at both a global and local level. We connect systems, collect data and create intelligent information to drive smarter business decisions. To learn more about how our Fusion software portfolio can deliver a holistic view of your operations, and help you to solve your most complex challenges, please visit **www.misys.com** and follow **@MisysFS** on Twitter. For the latest news, interviews, videos and features from the financial technology industry visit **www.fusionwire.net**.

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