

FusionBanking Essence
Digital Channels Solution overview

Outside-in
Digital Disruption

Position mobile and
online as primary
sales channel

Connect
Innovate
Expand

Next- generation **digital banking**

The essential advantage in a new
and highly competitive retail landscape

A new level of customer engagement

The rapid advancement of digitisation and pioneering technology are setting new benchmarks for an engaged banking experience and personal interaction with customers.

1

The expectations of today's retail banking customers are higher than ever. Banks therefore need to understand their client base better to deliver relevant products and services – this is referred to as outside-in disruption.

2

Customers want an “omni-channel” experience. Social media, person-to-person and person-to-machine interactions increasingly need to merge seamlessly to secure frequent customer touches and engender trust.

3

Digital banking drives revenue. With tailored, automated banking processes, with a platform and tools to get the right balance between customisation and upgradeability, banks are able to transform their digital solutions into powerful sales engines and ultimately, leverage higher overall profitability.

By the end of 2017



1 billion people

will have made use of their mobile devices for banking purposes.

Juniper Research

Outside-in digital disruption

Personal and predictive banking for the connected consumer.

Rather than simply refreshing digital channels, banks are reinventing them to provide a new customer experience and position mobile & online as primary sales channels. This is outside-in digital disruption.

FusionBanking Essence Digital replaces convoluted banking processes with personalised digital experiences that help eliminate customer frustration. It enables the bank to better analyse customer behaviour to predict future needs and exceed expectations.

Present your banking products, services and promotions to customers in a contextual way using actionable insights and push notifications.

54%



of customers want their bank to send a notice of irregular account activity or changes to account information via a mobile app.

Varolii Cooperation

34%



of customers are satisfied with the problem resolution of banks.

Ernst & Young

88%



of generation Y cite online as their preferred channel.

Price Waterhouse Coopers

Four ways to intensify customer focus with digital channels

The rapid advancement of digitisation and pioneering technology has set a new benchmark for an engaged banking experience and personal interaction with customers.

“Today, 58% of banks are already using micro segmentation and 68% are already using predictive analysis.”

Efma

1

Intuitive and customised user interface

Award-winning design makes the applications easy to use. At the same time, it enables customers to personalise their own interface. Segment-based UI options also open up completely new levels of personalisation in digital banking.

2

Actionable notifications

Today's customers want simple and reliable information at the right time and place. Defining what messages they receive and when is provided by flexible triggers.

3

Customer relevancy

Become a proactive digital financial advisor. Leverage the insight on your customers' usage and spending habits, and offer customers relevant products and services delivered directly to them through their preferred digital channels.

4

Security

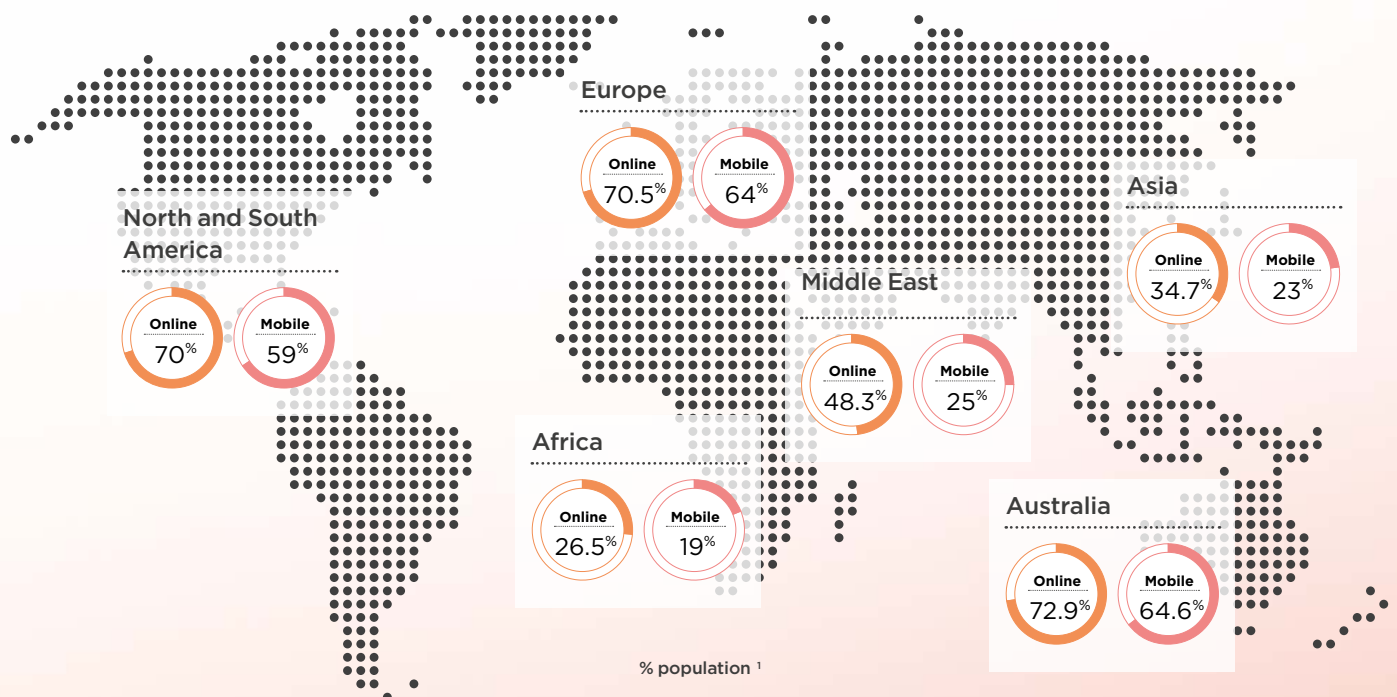
Customers expect to be able to access their money securely, wherever they are. Banks share that expectation. Our digital banking products use industry-leading security solutions to ensure maximum safety and privacy for your customers' financial information.

Turn digital banking into your most effective sales channel

Digital device penetration is increasing across the world.

While digital device penetration is increasing on every continent, a new study by Efma in 2015 highlighted that **globally 87%** of banks perform less than **10%** of sales via digital channels.

There is an enormous opportunity for banks to turn this around, fulfilling customer sales at a lower cost and through a customer's channel of choice.



Four ways to maximise sales potential with digital channels

In a world of new market entrants, ever increasing customer expectations and revolutionised point of sales, banks need to disrupt existing banking routines or they will be disrupted in the near future. Leveraging new ways to drive additional revenue is the key to success.

“70% of buying experiences are based on how customers feel they are being treated.”

McKinsey

1

Personal Financial Management (PFM) and gamification

Identifying and understanding customer needs is a key challenge facing all banks. PFM and gamification provide customers with tools that help them achieve their goals. At the same time, PFM and gamification capture valuable data that can be used to target offers and marketing.

2

Create an integrated sales process

Once customer needs have been identified, banks must be able to attract customers with targeted, personalised marketing. FusionBanking Essence Digital Sales enables a bank to create campaigns that are tailored to the individual—with over 20 different marketing assets available.

3

Increase usability and create stickiness

Usability isn't just important for 'Generation Y', which grew up with gaming and mobile technology: it matters for all market segments. User interfaces have been designed in line with extensive usability research. Furthermore, new customisation capabilities will provide you with the increased flexibility to help you improve customer experience, increase satisfaction and engagement without upgradeability issues.

4

Provide omni-channel support with co-browsing

FusionBanking Essence Online has co-browsing support. This allows call centre staff to remotely access your customers' browser on their request to assist with more complex banking requirements. In addition to video chat, it is proven to dramatically increase online banking adoption rates.

Banking without banks?

“On the web and on mobile, the customer isn’t king — he’s dictator.”

Brett King
Bank 3.0

The reason is simple: “digital age” customers need banking, but they don’t necessarily need banks. To maintain their position and fight off upstart competitors, banks need to control the customer relationship. Today, this means doing more with digital.



PayPal users



mobile transactions
in 15 months
(Starbucks)




10mil
users on **mint.com**



1.2mil
downloads of
Outbank in the
app store



1,900
financial apps in the
iTunes App Store
beginning with the
letter A⁸



The old online banking approach, based around cheaper transactions, worked for many years: the cost of processing a transaction via an online channel was typically five times lower than via an ATM and 25 times lower than in-branch.

However, at the same time it created two entirely new challenges. First, the loss of personal interaction removed an opportunity to understand customers' needs, impeding cross- or up-selling. Second, digital services are now commoditised. Just when digital channels have become the main point of contact with customers, banks find it hard to differentiate their brands online.

On top of this, today's customers are getting more savvy. Accustomed to high quality experiences and constant upgrades from companies such as Google and Apple, they want convenient, 'joined-up' banking services, accessible wherever they are, on any device.

To really engage your customers, you have to stand out from the crowd, which means regular innovations and enhancements, and targeted, personalised offers.

The FusionBanking Essence portfolio of online, mobile and personal financial management software products enables you to deliver the next-generation banking that today's customers expect.

Next-generation digital: a new way to **engage** today's customers

The unique approach of FusionBanking Essence to digital channels moves away from multiple channels and silos to meet contemporary customer needs.

It's a flexible, integrated 'omni-channel' banking strategy that embraces the need for customers to be able to move seamlessly between channels.

The pace of innovation has been set by the Goliaths of Web 3.0, such as Facebook, Apple, Google and Amazon, with a handful of the world's largest banks innovating in online banking.

At the same time, many niche players have come to market to cherry-pick the best, most profitable customers with a host of fresh applications.

Many banks that are national and regional leaders do not have such deep pockets to develop their own alternatives. Rather, they work with Misys labs to deploy their own next-generation digital strategies.

Misys also brings an innovative concept to banks, creating a more unique user experience, while mining valuable customer data insights.

The modular approach to digital channels

Being a modular suite of digital banking applications, banks have the flexibility to select one or more applications from FusionBanking Essence Digital to integrate into their existing banking IT architecture. In addition, the digital channels platform, with the new blackbox concept and Digital Development Kit, now enables a high level of customisation while ensuring that core modules remain untouched thus not affecting upgradeability.

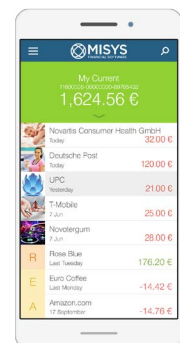
If a bank is looking for advanced personal financial management, it can select FusionBanking Essence PFM; if a bank wants to deploy gamification, it can deploy FusionBanking Essence Gameo.

FusionBanking Essence Online Investments completes retail banking services with brokerage and investment management features, conveniently conducting all financial business under one roof.

FusionBanking Essence Digital



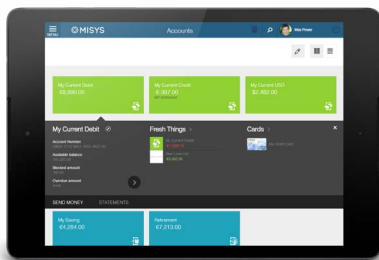
Misys FusionBanking Essence Online



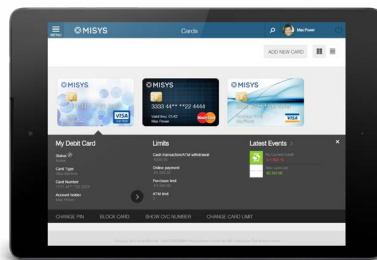
Misys FusionBanking Essence Mobile

Misys FusionBanking Essence

Misys FusionBanking Essence strategy empowers your customers with a full suite of integrated and innovative digital banking applications, reducing your risk and accelerating time to market.



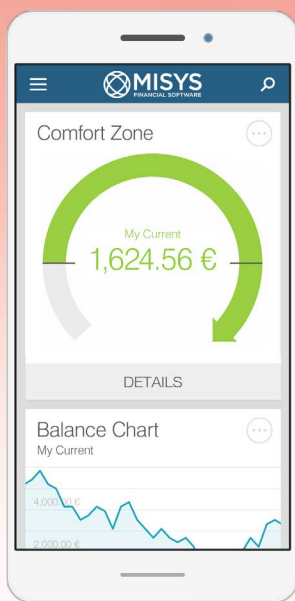
Account overview



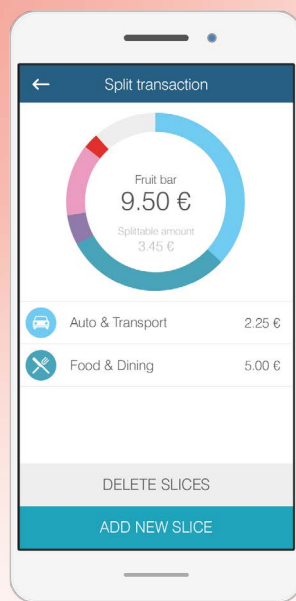
Card overview

FusionBanking Essence Online.

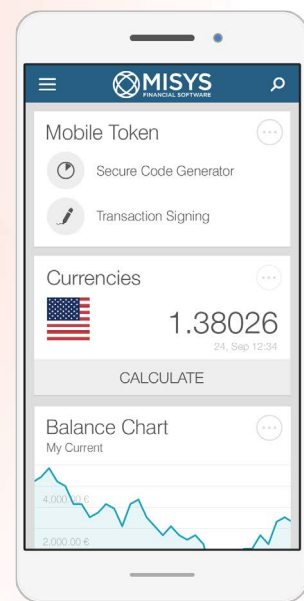
Meet your customers' rapidly developing requirements by creating a virtual branch. The system supports customer self-service and can be seamlessly integrated with advanced personal financial management tools. And it's also available pre-integrated with Misys core banking systems – speeding up your time to market.



Comfort Zone



Split the bill widget



Mobile token

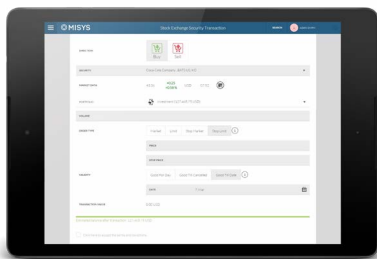
FusionBanking Essence Mobile.

This cutting-edge application will put your bank at the front of the pack, delivering a mobile banking platform that your customers will love. It exploits smartphone features such as cameras, push messaging and GPS.

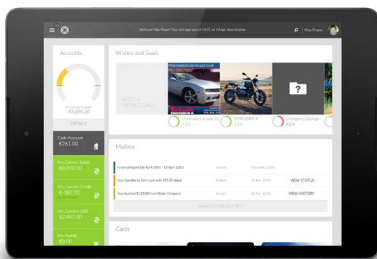
And it has been designed for use on the most popular platforms (iOS, Android and Windows Phone) and through browsers. Moreover, it can be integrated with an existing online banking platform as well as Misys core banking systems

“By 2015, current accounts sold via digital channels (online and mobile) will increase from 9% of sales to 43% while 59% of savings accounts will be sold via digital channels.”

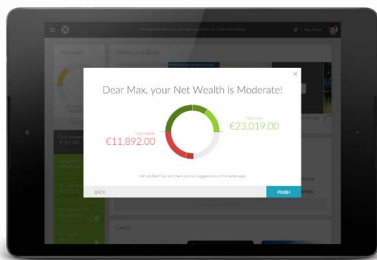
Efma



Stock exchange transaction



Wishes and goals (PFM)



Net wealth (PFM)

FusionBanking Essence Online

Investments is a superb retail investment tool that makes any internet bank complete while satisfying the highest customer demands with its unique features, rich functionalities and cutting edge software technology that enable incomparable user experience. Smooth, fast and seamless implementation process with continued flexibility to adjust to individual customer needs in any internet bank operation.

As main characteristics and indispensable condition of modern internet banking, it not only meets but also exceeds customer expectations and increases engagement, bringing in more investments that generate additional revenues.

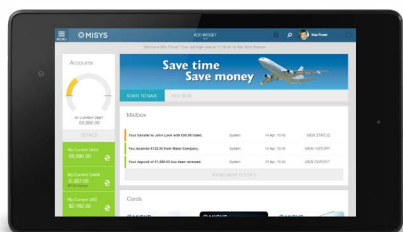
FusionBanking Essence Personal Financial Management (PFM)

is a flexible application that gives your customers enriched insights into their finances. This is a support tool for customers seeking to keep their finances in order by forecasting incomes and controlling expenses. With this application, the bank effectively becomes an online financial manager and advisory centre. It can offer additional services including the categorisation of user transactions, creating a deeper insight into customer needs and helping to uncover new product opportunities.

Available for smartphones and tablet devices both as a native app and browser based, FusionBanking Essence Mobile PFM uses an ergonomic design to offer customers financial analytics with engaging visuals and easy-to-use functions. .



Player profile with score



Digital sales widget

FusionBanking Essence Gameo.

Online banking is a valuable sales channel for banks – now banks need to motivate their customers to use it more and engage with their services online. FusionBanking Essence Gameo uses gamification techniques to make banking more fun for customers, while providing new data insights for banks.

Gameo combines a cutting-edge user interface with goal-setting, personalisation, competition and rewards strategies – it engages customers and drives business results. Gameo is a savings-based application and loyalty programme, that rewards customers for saving towards financial goals. Targeted quiz questions and marketing help to introduce cross-sales opportunities and generate sales leads. By appealing to ‘Generation Y’ customers with fun-to-use applications, Gameo will also help to make your bank’s brand more relevant to younger customers.

FusionBanking Essence Digital Sales.

As customer activity migrates away from branches to online channels, banks need to look for sales opportunities in new places. This digital sales toolkit manages sales and marketing campaigns through both online and mobile channels. FusionBanking Essence Digital Sales enables a bank to reach customers with targeted sales offers, generating more up-selling and cross-selling opportunities. Easily implemented via a campaign administrator, FusionBanking Essence Digital Sales is a complete and flexible solution that allows you to set up online campaigns. You can define text content, upload media and create targeting options – all without programming effort.

“Misys was definitely the right company to develop the technology for Alior Sync. Misys has the experts and the innovation experience to drive new banking technology. Misys was positioned to make our ideas come to fruition, and with them we were able to build up the most innovative bank in Poland.”

Mr. Wojciech Sobieraj

President of the Management Board,
Alior Bank

Innovative digital channels foster 151% customer growth

A major Romanian bank saw its mobile banking customer base grow by 151% after adopting Misys FusionBanking for Digital Channels.

Founded in 1994, Banca Transilvania has a domestic market of around three million online banking users. Determined to differentiate by offering innovative solutions and engaging new services to its customers, the bank recognised the opportunities presented by Misys and adopted FusionBanking Essence Online and Mobile products in 2011.

Prior to this, Banca Transilvania had only provided a transactional internet banking solution that covered domestic and foreign payments, foreign exchange currency operations and bill payments. FusionBanking Essence added an alternative channel to the bank, giving access to more sophisticated operations such as recurring bill payments and standing orders, loan graphs and card management. Services expanded to include personal finance tools such as online stocks and equities quotations.

The venture paid off immediately. By the end of 2012, Banca Transilvania was in the top five of domestic banks by number of customers. And between 2011-2012, client deposits were up 14%, driving an 11.38% increase in profits.

Between 2011-2013 customer numbers were up by 55% for the main bank, with mobile banking customers increasing by an impressive 151%. Future plans include extending the offering to online subscription for cards and further opportunities for loyalty-based products.



“The partnership is a strategic one for Banca Transilvania in terms of Internet and Mobile Banking, given that the future of financial banking services looks set to be ruled by electronic channels. Through Misys’s innovation team, the company regularly updates us with regard to new development opportunities.”

Leontin Toderici
COO, Banca Transilvania

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

Professional services Best-practice delivery

The Misys delivery model is incorporated into the 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 costs and benefit from the institutional knowledge that 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 our 1000+ 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 our 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



FSTech Online Technology Provider of the Year



Misys has been voted 'Best of Show' winner at Finovate Europe 2014 and Finovate Asia 2013 for demonstrating its new lifestyle-friendly online and mobile banking apps that cross the generational divide and bring a unique digital banking experience to the masses.



Misys was chosen by Forrester—as the **most innovative PFM developer and supplier** of the market—the only European company in its PFM study to be introduced—2011.



Internet users chose **Alior Sync** "The best online payment method" as well as "The best mobile banking" and "Golden Banker 2013" Gala.

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](https://twitter.com/MisysFS) on Twitter. For the latest news, interviews, videos and features from the financial technology industry visit www.fusionwire.net.

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