

FusionBanking Essence Online
Software Overview

Next-generation
online banking

Smart features to
build customer
relationships and
revenues

Connect
Innovate
Expand

“With Misys FusionBanking Essence Online, customers became more active on the online platform - it has become our most important sales channel.”

Marius Flore

E-Delivery Channels Manager, Banca Transilvania

Next generation online banking

FusionBanking Essence Online is designed for a world where digital has become the primary channel for transactions.

“Misys’s main strength is its approach to the design of the user interface and its focus on business adaptability via its lean portal solution. This allows banks to achieve a compelling “look and feel” and usable display on a number of supported devices. ...Ovum recommends that banks explore Misys FusionBanking Essence Online in their search for a next-generation digital platform.”

Ovum, 2013

As a market, online banking has matured. It’s no longer enough for a bank to promote itself on the range of its transactions alone. Today, digital is the primary channel for transactions – 91% of banks surveyed by EFMA agree. Today’s banks understand that service design starts from digital. They have to compete not only with other banks but also with the rising expectations of customers. Those expectations have been set by Apple, Facebook and Google. Banking is no longer somewhere you go – it’s something you do.

As online banking services have become commoditised, banks face a number of challenges:

Brand Differentiation. Banks need to differentiate their brands to improve recognition and drive customer loyalty. Yet, customising a product often results in long time-to-market periods, a loss of upgradeability and getting into a vendor-lock.

Customer understanding. With fewer and fewer personal interactions occurring in branch, banks must find new ways to identify their customers’ financial needs.

Product marketing. Customers run through many screens to manage their finances online. Banner blindness is becoming common. Banks need to find innovative and personalised ways to display their offerings.

Effective sales. Once a customer has identified their product need, banks must have a convenient way for them to pass through the application process.

FusionBanking Essence Online is an innovative online banking solution that addresses these challenges and meets the demands of this rapidly developing and demanding segment.

FusionBanking Essence Online can be easily integrated into any core banking system and reduces complexity from customisation projects by providing access to its Digital Development Kit, enabling banks to rapidly add new modules and develop propositions.

FusionBanking Essence Online in action

The virtual bank for the new generation. Misys FusionBanking helped Poland's T-Mobile Bank to launch the country's first 'next-generation' direct bank.

“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 prepared 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

Want to stay in touch with your Generation Y customers? Then, online and mobile banking, through smart devices such as mobile phones and tablets, are indispensable. This simple fact sparked the foundation in 2012 of T-Mobile Bank, previously Alior Sync, the first direct Polish bank. The 'Sync' in its name represented the new bank's aim to connect with clients and continuously synchronise their information.

T-Mobile Bank launched its services on web and mobile platforms using FusionBanking Essence solutions from Misys. These made it possible for the new bank to implement full banking functionality while creating an attractive user experience.

Customers can monitor their whole account history via their online devices, manage card functionality or even create a new deposit with just a few clicks or taps on the screen. FusionBanking Essence Online enables people to control their finances, transfer funds and pay invoices, anytime, anywhere.



Source: Banca Transilvania



Source: Ipsos



Source: Accenture 2013

The FusionBanking Essence Online **advantage**

FusionBanking Essence **Online** is a complete advanced banking solution that reduces your costs by taking transactions out of the branch.

“The partnership with Misys is a strategic one for Banca Transilvania in terms of Internet and Mobile Banking, given that the future of financial services is all about electronic channels. Through their innovation team, Misys regularly updates us with regard to new development opportunities”.

Leontin Toderici

COO, Banca Transilvania

At the same time, FusionBanking Essence Online protects your customer relationships by opening up cross and up-selling opportunities. The system supports customer self-service with advanced personal financial management tools. And, it's also available pre-integrated with Misys core banking systems – enabling you to get to market faster.

- **Intuitive user interfaces.** Designed from extensive usability research, improve your customers' experience and increase customer satisfaction levels and time spent onsite.
- **An effective sales engine.** Generate new revenue streams, through a range of targeted marketing assets, delivered through the FusionBanking Essence Digital Sales module.
- **Capitalise on new market opportunities.** Rapidly add new modules to your customer proposition as opportunities arise. The extensible nature of FusionBanking Essence Online provides a strong platform for a bank to develop its proposition incrementally.
- **Easily customisable.** The Digital Channels Platform is built on open Java standards. With its Digital Development Kit, FusionBanking Online provides a strong toolkit for a bank or a local partner to modify or add new functions, reducing development time and effort.
- **Manage your own online banking channel.** Through the Administration Console, you can configure the system yourself, manage your translations, customers and employees – or communicate with your customers through internal messaging.
- **Security ensured.** Our extendable multi-level authentication module ensures secure access to financial data while the integrated Mobile Token helps to find the right balance with usability.
- **Ease of use.** The unique design features a personalised widget-based dashboard. Transaction history allows dynamic, fast and sophisticated filtering of transactions, with easy search and rich visualisation, such as calendar or tree-map view.
- **Flexible rights management.** Flexible access allows the definition of new roles, groups, rights and even signature rules to ensure maximum ease of use.
- **Differentiate your segments.** Pick the right communication for your segments. Configure different skin themes, dashboards, management options and even language variants for different clients.
- **Co-browsing.** FusionBanking Essence Online Co-browsing is an optional package that allows organisations to interact with visitors to their websites in real time, guiding customers through their digital journey to a successful completion.

Product capabilities

Our award-winning Innovation Labs work on disruptive ideas to bring more useful features into everyday banking life. They have a laser focus on user experience

At Misys, we work harder to make customers' lives simpler.

In addition to intuitive user interfaces, a wide range of out-of-the-box features, a comprehensive Administration Interface designed for banking processes, segment-based UI themes and configurations, and seamless integration with FusionBanking Essence Personal Financial Management are key capabilities that differentiate our service.

With a variety of advertising assets in FusionBanking Essence Online (for example, image-based banners and logout banners) banks can reach customers and position their products more effectively. An extension module for managing sales and marketing campaigns throughout digital channels with targeted sales offers generates more effective cross-selling opportunities.

Technology

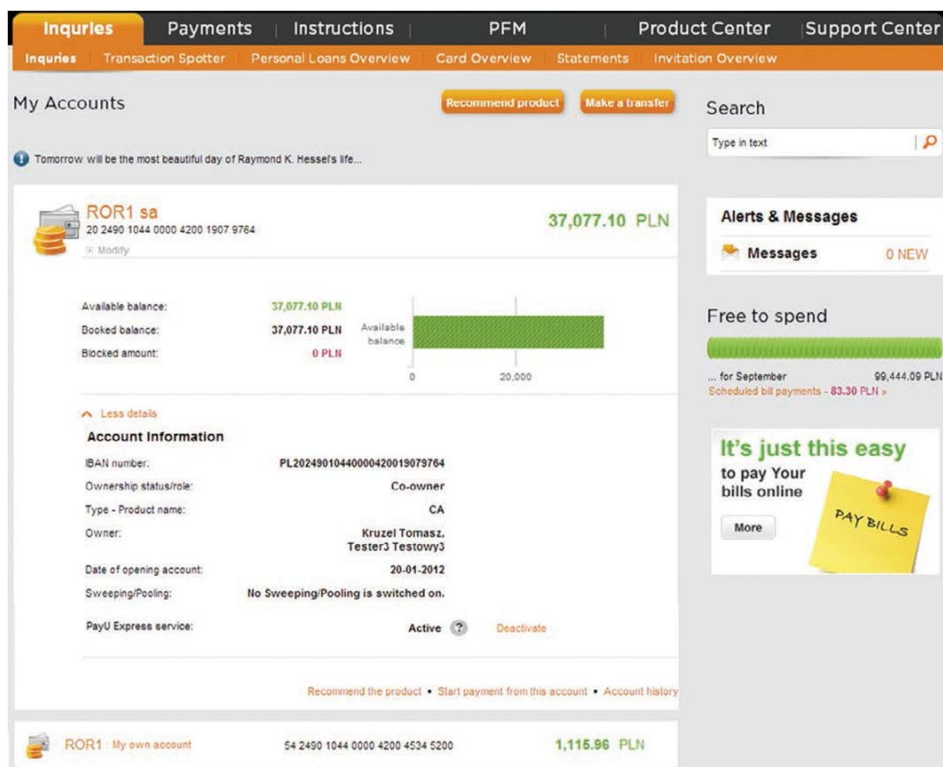
- Java-based solution that uses mainstream Open Source technologies
- Highly modular, with full Service Oriented Architecture
- Supports customisation through configuration
- Digital Development Kit enables customisation while ensuring upgradeability
- HTML, CSS-based responsive web design

Integration and Installation

- Browser-based, installation- free solution
- Open API to introduce cross-platform, as well as platform-specific contents
- Portfolio of additional modules available, including FusionBanking Essence Personal Financial Management, FusionBanking Essence Digital Sales and FusionBanking Essence Online Investment
- Enables integration into Misys core banking systems or any third-party core system

Next-generation user interface

- Intuitive user interface based on extensive usability research
- Redesigned touch-friendly controls to simplify usage on tablet devices
- Initial login process to help users configure their user context
- Widget-based dashboard, with extensive personalisation options
- Transaction spotter provides dynamic, fast and sophisticated filtering of transactions
- Categorisation and tagging of transactions
- Merged payment templates deliver a contact book for payees
- Context-based tutorials
- Segment-based UI and themes



Multi-award-winning online interface from Alior Sync,
Misys FusionBanking Essence Online customer

“We are extremely pleased with Misys’s innovative e-banking products and would recommend them to those needing improvement of their internet banking service”.

UniCredit Bank

Key features

- Extensive banking transactions and enquiries
- Unified Send Money function to cover different payment types
- Transaction History with calendar view and transaction personalisation options
- Automatic categorisation engine
- Global search feature
- Secure internal messaging with bank employees
- Multi-channel notification events
- Supports small business customers with manageable signatures rules and export formats
- Reports for usage Analytics

MISYS Send Money Max Power

TIP Here you can initiate money transfer to partners or to other banks using various payment options including foreign payment and mobile top-up. For your regular payments set up "recurring" transfer in the sending date.

FROM My Current (9,140.00 €) [change source account](#)

PARTNER Adam Kiss x

TEMPLATES Domestic (DE89 7738 3586 0891 2677 87) v

Would you like to send money in a different form? [ADD NEW](#)

ACCOUNT NUMBER DE89773835860891267787

AMOUNT 11.00 € EUR v

Balance after transaction: 9,129.00 €

COMMENT add comment to transaction

SENDING DATE THE EARLIEST (TODAY 4PM) LATER DATE RECURRING

SIGN TRANSACTION SAVE FOR LATER

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Functionality snapshot

- Widget-based dashboard
- Account, Deposit and Loan overview
- Cards overview and management
- Transaction history
- Payments and bills
 - › Recurring payments, e.g. standing orders
 - › Recurring payment overview
- Money transfer
 - › Domestic
 - › SEPA transfer
 - › Standard international transfer
 - › Inter-account transfer
- Order status
- Signatures
- Messaging centre
- Notification settings
- Template and payee management
- Client preferences (profile picture, authentication method, anti-phishing image, login alias, device management)
- FX rate overview with charts
- Tutorial
- Banners and advertisements
- Comprehensive administration features, including:
 - › Employee, customer management
 - › Audit logs and transaction pool
 - › Banking and business parameters
 - › Messaging
 - › Content management with translations
 - › Code table management
 - › Banking rules and images

The screenshot displays the MISYS FusionBanking Essence Online interface. The top navigation bar includes a menu icon, the MISYS logo, an 'ADD WIDGET' button, a search icon, a user profile icon labeled 'Max Power', and a power icon. Below the navigation bar, a welcome message reads: 'Welcome Max Power! Your last login was at 17:33 on 21 May, from Krakow.' The main dashboard is divided into several sections:

- Accounts:** A circular progress indicator shows 'MY CURRENT' at 8,890.00 €. Below this, a list of accounts is shown:
 - My Current: 8,890.00 €
 - My Current 2: 2,482.43 €
 - My Pay/Pai: 1,008.00 €
 - My Saving: 18,284.50 €
 - Retirement: 7,213.00 €
 - My Personal Loan: -542.90 €
- Personal Loan for You!** A banner advertisement showing a woman thinking, with text: 'Personal offer according to a pre-qualification process on client data. No approval time. You could borrow from 2,000 € upto 10,000 € APR: 6.64%'. Buttons for 'SHOW MORE DETAILS' and 'NOT NOW' are present.
- Send Money:** A section for transferring funds, including a 'PARTNER' selection dropdown, a 'PAY TO' field (iban, email, or mobile number), and an 'AMOUNT' field (0.00 €).
- My Financial Wall:** A timeline of financial events:
 - Your transfer to John Smith with € 25.00 failed. (System, Yesterday 13:55, VIEW STATUS)
 - You received € 123.00 from Water Company. (System, Yesterday 13:55, VIEW HISTORY)
 - Your deposit of € 1,000.00 has been renewed. (System, 20 May 13:55, VIEW DEPOSIT)
- Spending & Incomes:** A section for tracking transactions, featuring a search bar and a grid of transaction cards for 'This month':
 - Emily Simon: 15.00 € (Yesterday)
 - Robert Cromwell: 5.90 € (17 May)
 - Emily Simon: 15.44 € (18 May)
 - Tennispark Ramersdorf: 32.00 € (14 May)
 - Fruit Bar: 24.30 € (14 May)
 - T-Mobile: 33.41 € (13 May)
 - LICO: 21.24 € (12 May)
 - METRO: 17.40 € (12 May)
 - Havana Club: 18.74 € (11 May)
 - Agip Gas: 45.38 € (10 May)

At the bottom of the interface, there is a footer with small text: 'Copyright 2014 by MISYS Bank AG. All rights reserved. MISYS Bank AG is a member of the MISYS Group. MISYS Bank AG is a member of the MISYS Group. MISYS Bank AG is a member of the MISYS Group.'

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 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 help our clients 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 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.

Proven, award-winning solutions



FSTech Awards 2015

Best Online Banking Technology



Finovate Europe 2014

Misys was voted 'Best of Show' at Finovate Europe for its new lifestyle-friendly banking app which crosses the generational divide and creates a unique digital banking experience.



Newsweek Friendly Bank Awards

Alior Sync won first place in the "Internet Bank" category and third place in the "Mobile Banking" category.



Gazeta Bankowa

At the "Hit of the year 2014" technology gala of the Gazeta Bankowa banking newspaper, Misys' online and mobile banking products both received recommendations from the jury.

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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369 / 0316

Corporate headquarters

One Kingdom Street
Paddington
London W2 6B
United Kingdom

T +44 20 3320 5000

