

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.

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'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 some- where you go - it's something you do.

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

Customer Onboarding. User engagement should not focus only on existing customers, but also provide a quick and convenient omni-channel onboarding process for new customers.

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

A pioneer in the digital banking space, Ferratum has put technology at the very heart of its business – forgoing the need for physical branches altogether.

“Misys FusionBanking Essence enables fast processing whilst helping us offer customers a seamless user experience.”

Caj Sjöman

Chief Operations Officer, Ferratum Bank

Ferratum selected Misys FusionBanking Essence and Misys FusionBanking Essence Digital as its core banking system and the foundation for its innovative omni-channel banking products and services.

To deliver an exceptional customer experience across its mobile and online channels, the bank wanted to make it as quick, easy and convenient as possible for customers to access the services they need.

Ferratum focuses on delivering the best possible digital banking experience. That means providing quick, easy, round-the-clock access to services.

They know from customer feedback that speed of delivery is crucial - customers don't want to have to wait several days for transactions to go through or loan applications to be approved, they want it all done in real time.

As digital technology continues to change the face of the banking industry, Ferratum recognises the importance of continuous innovation. Caj Sjöman explains: “Innovation is a huge part of Ferratum's success. To stay at the forefront of digital banking, we need to keep extending and improving our digital banking offering to meet our customers' evolving demands.”



Source: Banca Transilvania



Source: Ipsos



Source: statista.com, 2016

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.

“With unblu’s Collaboration solution you leverage every online opportunity to sell, advise, reward and retain customers - utilizing Co Browsing, Chat and Video in Misys’s banking infrastructure improves trust and loyalty by creating a compelling customer experience.”

Paul Swaddle

OEM and Alliances Director at unblu

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.
- **Onboarding and Product Application framework.** Our omni-channel technology framework allows easy delivery and customization of customer onboarding and product application processes.
- **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

“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 Misys, we work hard 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

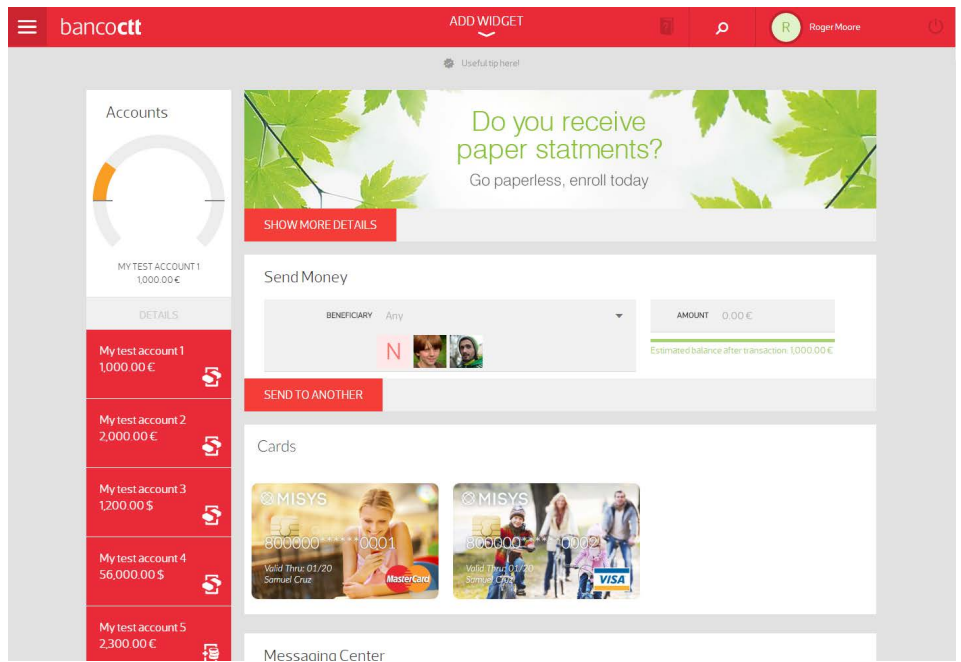
- Java-based solution that uses mainstream Open Source technologies
- Highly modular, with full Service Oriented Architecture
- Supports customisation through configuration
- Digital Development Kit enables customisation while ensuring upgradeability
- HTML, CSS-based responsive web design

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



Online interface from Banco CTT, 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

- Onboarding and Product Application framework
- 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

The screenshot displays the 'Send Money' interface in the Misys banking system. The header includes the Misys logo, the title 'Send Money', and a user profile for 'Max Power'. A tip message at the top explains that users can initiate money transfers to partners or other banks using various payment options. The main form contains the following fields and options:

- FROM:** My Current (9,140.00 €) with a 'change source account' link.
- PARTNER:** Adam Kiss (with a close 'x' button).
- TEMPLATES:** Domestic (DE89 7738 3586 0891 2677 87) with a dropdown arrow.
- A question: 'Would you like to send money in a different form?' with an 'ADD NEW' link.
- ACCOUNT NUMBER:** DE89773835860891267787
- AMOUNT:** 11.00 € and **CURRENCY:** EUR (with a dropdown arrow).
- Balance after transaction:** 9,129.00 € (highlighted in green).
- COMMENT:** add comment to transaction (with a text input field).
- SENDING DATE:** THE EARLIEST (TODAY 4PM), LATER DATE, and RECURRING (with radio buttons).

At the bottom, there are two buttons: 'SIGN TRANSACTION' (in blue) and 'SAVE FOR LATER'. A small copyright notice at the very bottom reads: 'Copyright 2014 Demo Bank Ltd. 1-888-0810-54161. Postal address: London W12 6SL, Paddington, One Kingdom Street'.

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
- Receive Money (with Western Union)
- 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 shows the MISYS banking interface. At the top, there's a navigation bar with 'MISYS' and 'ADD WIDGET'. A welcome message states: 'Welcome Max Power! Your last login was at 17:33 on 21 May, from Krakow.' The main content area is divided into several sections:

- Accounts:** A circular progress indicator for 'My Current' account with a balance of 8,890.00 €. Below it are other accounts: 'My Current 2' (2,482.43 \$), 'My PayPal' (1,008.00 €), 'My Saving' (18,284.50 €), 'Retirement' (7,213.00 €), and 'My Personal Loan' (-542.90 €).
- Personal Loan for You!** A promotional banner offering a loan from 2,000 € to 10,000 € at 6.64% APR.
- Send Money:** A section for transferring funds, including a partner selection dropdown and a 'PAY TO' field.
- My Financial Wall:** A list of recent transactions, such as 'Your transfer to John Smith with € 25.00 failed.', 'You received € 123.00 from Water Company.', and 'Your deposit of € 1,000.00 has been renewed.'
- Spending & Incomes:** A section for tracking transactions, featuring a search bar and a grid of transaction cards for various merchants like Emily Simon, Robert Cromwell, Fruit Bar, T-Mobile, LFC, METRO, Havana Club, and Agip Gas.

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



Retail Banker International Asia Trailblazer Awards 2017

BTPN won “Excellence in Business Model Innovation” and Highly Commended “Excellence in Mobile banking - Customisation” with Misys FusionBanking Essence Digital Channels



The Asset Triple A Digital Awards 2016

Using FusionBanking Essence, Yoma Bank won the “Most Innovative Core Banking Project” and “Best e-bank” awards in Myanmar



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

We provide the broadest, deepest portfolio of financial services software on the market. Our solutions cover retail and corporate banking, lending, treasury, capital markets, investment management and risk management. With more than 2,000 customers across 125 countries our team of domain experts and partners has an unparalleled ability to address industry requirements at both a global and local level. We deliver market leading solutions by putting customer needs at the centre of everything we do. We offer a unique componentised, open architecture to enable our clients to innovate, connect and expand their existing services and increase value faster. 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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