



# MALAUZAI ACQUISITION BY FINASTRA

18 June 2018

( THE FUTURE OF  
FINANCE IS OPEN

# THE ANNOUNCEMENT



## Finastra acquires Malauzai

- Transaction closed on June 15, 2018
- Builds on partnership formed in 2015 with more than 130 joint customers
- Provides Finastra with next-generation technology to digitalize banking services and better meet customers' expectations, be they individuals or small to medium-sized businesses (SMBs)

## About Malauzai

- Founded in 2010
- Headquartered in Austin, TX
- Provides innovative mobile and internet banking solutions designed for community financial institutions
- Serves 350 community financial institutions in the US, with 1.6 million registered users

## TOGETHER

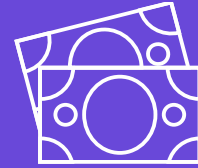
- We provide the leading fully integrated core, lending, payments and digital engagement platform for our US community markets customers.
- We empower credit unions and community banks to support individuals and SMBs throughout their lifecycles, with a single vendor.

# FINASTRA SERVES US COMMUNITY FINANCIAL INSTITUTIONS



**~1,400**

Mortgage  
lending  
customers



**25%**

of US Wire  
payments



**3,330**

Fusion LaserPro  
clients

**575k**

P2P  
transactions per  
year, moving

**\$10  
Billion**

**\$5.2M**

BillPay  
transactions  
per year

**4,500** Community  
banks and Credit unions



**175M+**

Retail Accounts



**~25%** of all U.S.  
Financial Institutions

# WITH THE BROADEST AND DEEPEST RANGE OF SOLUTIONS ON THE MARKET



## Community Banks & Credit Unions

### US Retail Banking

- Omni-Channel Banking
- Origination
- Customer Relationship & Analytics
- Business Lending
- Consumer and Mortgage Lending

## Banks & Financial Institutions

### Retail Banking

- Omni-Channel Banking
- Origination
- Customer Relationship & Analytics
- Personal Banking Products

### Corporate Banking

- Structured Lending
- Commercial Lending
- Trade Finance
- Supply Chain Finance
- Cash Management

### Payments

- Payment acquisition
- Normalisation
- Orchestration
- Clearing
- Payment Services

### Treasury & Capital Market

- Treasury Management
- Multi-asset Trading
- Post-trade Processing
- Prime Brokerage
- Investment Management

## Risk Management

## FusionFabric.cloud Platform

# STRATEGIC RATIONALE FOR ACQUISITION



1

## **Provide Customers with Industry-Leading Digital Engagement Platform**

Industry-leading 100% Open, fully integrated Core + Lending + Payments + Digital solution for individuals and SMBs in the US

2

## **Digital Innovation at Scale**

\$2B revenue company bringing scale, execution strength and investment to extend the industry-leading digital banking engagement platform for community markets organizations

3

## **Digitally Transform Community Banking**

Enable community banks and credit unions to lower costs, improve engagement and deliver world-class experiences to individuals and businesses

4

## **Malauzai on FusionFabric.cloud**

Combine Fusion and Malauzai1 to create an open, API-based ecosystem of fintech solutions all based in the MS Azure cloud, supporting a network of connected partners

5

## **Digital Banking Thought Leader**

Build on US existing community markets expertise and position the combined solution as "THE" digital banking thought leader of global significance

# WHY MALAUZAI? – DIGITAL DIFFERENTIATION!!!



Enable community financial organizations to have a differentiated advantage over competitors in the US marketplace through Digital

## KEY MALAUZAI DIFFERENTIATORS:

- Best-in-class user experience co-designed with the client by an in-house Creative Agency
- Leading Independent Mobile Banking Vendor by number of Apps (#5 by market share)
- Innovative Edge for Community Markets with a track record of industry firsts in the digital banking space
- Pre-Integrated Large Ecosystem of 3<sup>rd</sup>-party partners offering additional value to its proprietary solutions
- Mobile-Only Experience (MOX) Control to drive a cross-channel experience from a single platform
- Innovative Culture and highly motivated employees who balance financial professionalism and fun
- Analytics and Data drive an awareness of the digital channels and a guidepost for innovation
- Data-Driven Marketing Techniques leading to 50% “word-of-mouth” share of Digital PR space

# CUSTOMER BENEFITS



- A fully integrated core, lending, payments and digital engagement platform to support US individuals and businesses throughout their lifecycles
- The most innovative, open API-based digital banking engagement platform for all US community banking

## END-TO-END CORE-TO-DIGITAL BANKING SOLUTION

- Comprehensive, end-to-end core, payments, lending and digital engagement platform
- Seamless MOX-led experience across all devices ensuring world-class service
- Empowers digital transformation success for community financial institutions

## STRONG, SINGLE VENDOR FOR OUR CUSTOMERS

- More resources and increased R&D focus on engagement platform capabilities
- Partner of choice to help support consumers and businesses
- Community markets thought leadership and experience from a single partner

## RAPID TIME TO MARKET THROUGH PRE-INTEGRATED SOLUTIONS & OPEN API ECOSYSTEM

- Accelerated time to market through pre-integrated Malauzai and Finastra solutions
- Drives deeper integration across Finastra cores, payments and lending solutions
- Secure and robust cloud deployment

# JOINT MALAUZAI AND FINASTRA CUSTOMERS



More than 130 joint customers and counting including:





# IN SUMMARY



- **The combination of Malauzai with Finastra creates the leading fully integrated core, lending, payments and digital engagement platform for the US community markets.**
- **Community banks and credit unions in the US will have true differentiation over competitors in the US marketplace through the combined solution**
- **We can now empower our customers in community markets to support individuals and SMBs throughout their lifecycles, with a single vendor.**