

Misys corporate overview

CONNECT.
INNOVATE.
EXPAND.

Transforming

the global financial
services industry

by making financial institutions more resilient,
more efficient and more competitive.

The trusted partner for more than 2,000 banks and **financial institutions**

Business as usual? That was yesterday. For financial institutions today, the marketplace is evolving faster than ever.

Now, start-ups and left-field competitors threaten established financial services business models. And every year, the burden of compliance and risk management bears down harder on profitability. Yet today's new world is also one of opportunity, as new markets open and technology unlocks new possibilities.

At Misys, we think that connecting and integrating systems in a new, innovative way will help banks to combat today's challenges and seize today's opportunities.

Because when you can see everything in real time and in one place, you see things that you couldn't see before. You can manage risk more effectively. Trade with confidence. And develop the agility to build new solutions quickly.

Our Fusion software portfolio makes this holistic vision possible. Honed over 30 years in financial markets, its unique component-based approach preserves your IT investment and creates an integrated platform that drives performance, growth and innovation.

“For ING, finding software solutions which provide innovative, leading edge technology combined with a reliable and predictable service is vital for our business success. We work with Misys to deliver the challenges of the fast changing banking market and the increasing regulatory requirements we must meet. This partnership means we are able to benefit from the value and quality of their products and to combine it with our own solutions, which will ultimately help us drive competitive and reputational advantage.”

Frank Wetters

Global Delivery Manager at ING

One integrated **software portfolio.**
Limitless possibilities.

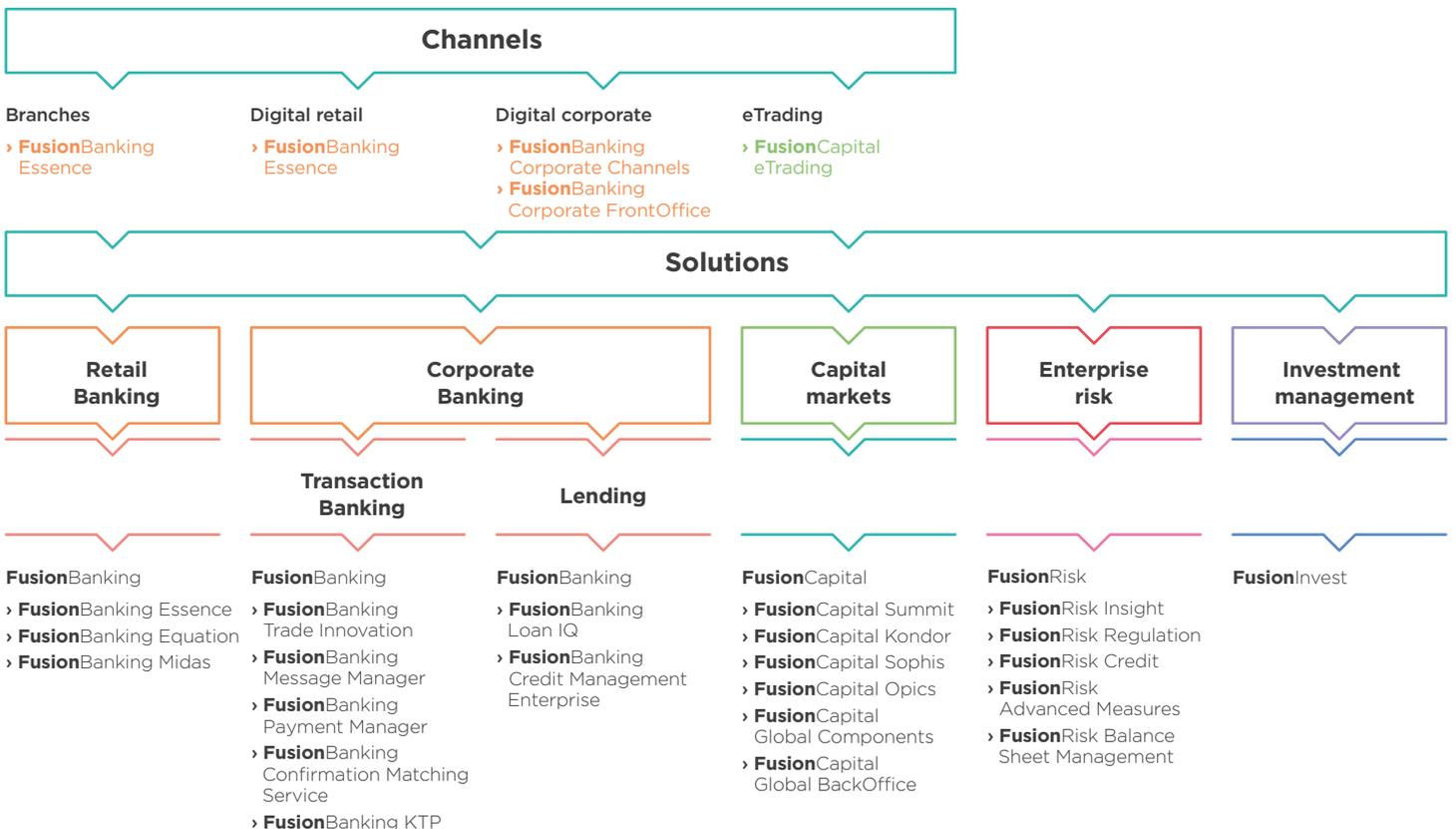
Our mission is to **connect the dots,** giving our clients the global view of their operations that they need.

To innovate solutions that will allow them to seize opportunities as they arise, and have the flexibility to expand alongside them as the landscape changes. These principles are the foundation our entire Fusion software range is built on.

Open, integrated and modular, it can fit seamlessly into an existing infrastructure, or provide a brand new platform that will deliver value within months – and continue to deliver it for years to come.

And because it's agile, it will adapt and change to keep pace with market conditions and future challenges.

Fusion Solution Portfolio



Our vision

The Misys vision is a bold one: to transform the global financial services industry by making financial institutions more resilient, more efficient and more competitive.

We are achieving this by:



Putting **customers at the centre** of everything we do



Applying unparalleled software knowledge and process expertise to provide **outstanding service and support**



Continually **investing in research and development** to deliver the highest levels of innovation, performance and reliability



Fully integrating our solutions, helping to **reduce the cost, complexity and risk** of implementation and operation



Using a **modular, open architecture** which enables clients to extend their market offerings and easily connect to third party or in-house services



“Financial institutions are at a critical moment in their industry’s history. They are faced with a unique opportunity to develop new markets, leverage new technologies and serve customers in new ways. Misys is positioned to help them take advantage – and win.”

Nadeem Syed

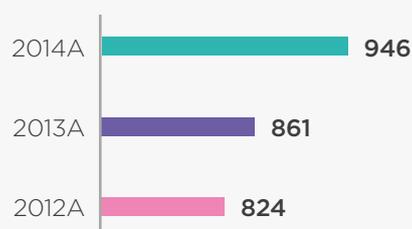
Chief Executive Officer, Misys

30+ years of financial software **innovation**

Since Misys was founded in 1979, we have built a **software** portfolio that has grown to become the broadest range of solutions focused on the financial services industry.

Revenue

(USD in millions, FY end May)



We have supported thousands of organisations over three decades, gaining experience from which our clients benefit every day. They have the confidence that their business is supported by reliable and proven, yet innovative, solutions.

In an industry where market conditions can change in the blink of an eye, being able to offer solutions to our clients' challenges has always been at the centre of our growth strategy.

Through our own innovative solutions and some considered acquisitions, we ensure that when customers face a new business or technology challenge, or look to take advantage of a market opportunity, we are in the best position to provide proven, effective, quality solutions. Our clients have the reassurance that these solutions are tried and tested by many of the world's leading global financial institutions.

In the mid-nineties we acquired Kapiti and ACT Group to become the leading banking software provider, later launching a ground-breaking banking solution, known today as FusionBanking Essence, which has fundamentally changed the approach to replacing mission-critical core banking systems.

In the new millennium we expanded our reach into capital markets, launching an innovative application for structured products and later adding investment management expertise and capabilities with the acquisition of Sophis.

In 2012 we became the largest financial systems provider in capital markets through the merger with the Kondor business line from Thomson Reuters.

2013 saw major launches of our solutions for enterprise-wide risk management and capital markets – known today as FusionRisk and FusionCapital – demonstrating our commitment to open, modular and integrated solutions.

More recently, we expanded our digital channels expertise and ability to deliver a true omni-channel experience to consumers with the acquisition of IND Group. All along, we have focused on developing open, flexible software designed to match the changing needs of the market, supported by strategic acquisitions that expand our offering.

Today, Misys is privately owned by Vista Equity Partners and is Europe's seventh largest software firm and the world's largest pure-play financial services software company.

Misys facts



A **global leader** in financial services software with



4,500+ employees



50+ countries



Across **Europe, Middle East and Africa,**
the **U.S** and **Latin America** and **Asia Pacific.**



2K clients in **130** countries



20 of the world's **top 50 banks** use Misys
transaction banking solutions



200+ banks use Misys to manage their **trade**
and **supply chain finance business**



16 of the **top 25 syndicated** loan
bookrunners globally



330+ clients rely on Misys risk solutions



Misys is the **largest provider** of capital markets
software with **700+** global customers



12 of the **top 20 global asset managers**
use Misys solutions



46 of the world's **top 50 banks**
use Misys solutions



100+ partners across the globe

Misys provides 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 enterprise-wide risk management.



330+

banks rely on Misys for core banking systems

We have reached this position by putting our clients at the heart of everything we do. This way, we have been able to develop a suite of solutions that flexes as your needs evolve. Whether you need real-time, cross-asset data analytics, global risk management, mobile banking or cloud solutions, Misys can help you to develop new capabilities.

Our systems create the holistic, real-time picture of risk that regulators, shareholders and boards demand.

We enable banks and treasury operations to create a collaborative platform for managing complex trading strategies, optimising costs and improving risk control.

We bring agility and innovation to banking operations, creating seamless front-to-back office integration.

We boost productivity and reduce costs for investment management firms, with systems that manage the complete trading lifecycle.



Misys solutions

Our Fusion software gives you the single, global view you need. It's designed to be easy for any organisation to adopt.



MISYS

FusionRisk

Fusion solutions can fit seamlessly into your existing infrastructure, or create a brand new platform that will start delivering value within months. And because Fusion solutions are flexible and agile, you remain perfectly placed to overcome changing market conditions and new challenges.



MISYS

FusionCapital

Misys FusionRisk

Risk is all about insight. This is the driving force behind the Misys FusionRisk solution. We understand that as a strategic imperative, risk involves connecting knowledge from every part of a financial institution. So FusionRisk takes a holistic, "top down" approach that provides the complete picture of exposure that regulators, shareholders and boards demand.

Misys FusionCapital

All too often, selecting best-of-breed for one area or asset class can mean accepting second best for others. With FusionCapital, clients benefit from expertise across all asset classes. All products are supported with front-to-back processing and sophisticated trading tools that offer true real-time, business-wide, cross-system capabilities. Our solutions support the needs of the world's toughest trading environments.

Misys FusionBanking

We believe that stability, agility and innovation are critical to commercial success and the ability to build the bank of the future. FusionBanking offers an integrated range of solutions that increase efficiency and build customer loyalty. Misys has unparalleled experience in transforming banking operations to help banks prosper in the digital age.

Misys FusionInvest

We take a multi-function approach to investment management that helps boost productivity and agility. FusionInvest can handle the complete trading lifecycle from portfolio management and investment operations, to risk management and compliance, across a wide range of asset classes. Its modular approach ensures capabilities can be added incrementally without disturbing existing technology investments. More than 90 buy-side customers rely on our solutions, including some of the world's top asset managers, hedge funds and pension funds.

Misys **FusionRisk**.

This is risk management. Controlled.

“We can now aggregate risk data at any level, from individual traders up to group-level reporting for the board.”

**Head of Group Market Risk,
Middle Eastern banking group**

Making risk-minded thinking a reality

For Chief Risk Officers, a comprehensive, top-down and enterprise-wide view of risk is essential — yet risk systems are largely unable to create the required perspective.

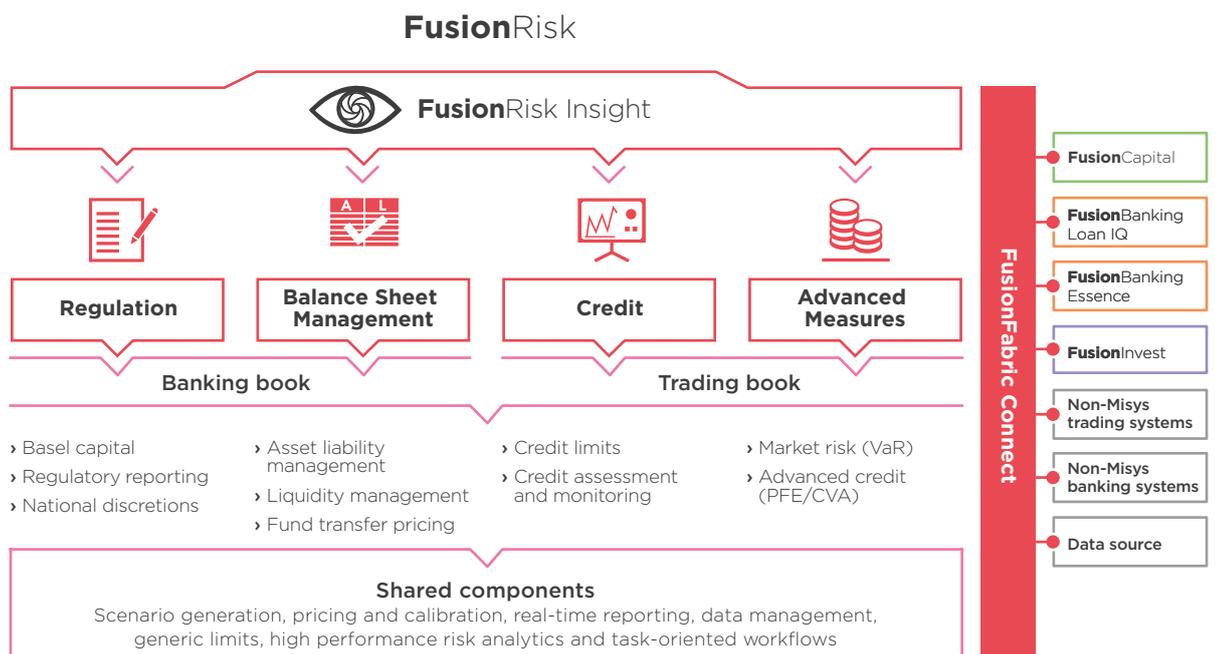
Better risk identification is no longer just about disaster prevention – it has become a mission-critical enabler for maintaining a sustainable long-term strategy.

Financial institutions that can aggregate and connect essential risk data can use this insight to compete more effectively.

Misys FusionRisk takes a holistic, “top down” approach that provides the complete picture of exposures that regulators, shareholders and boards demand. It leverages existing IT investments at a time when banks need to focus on cost control and productivity gains.

Misys FusionRisk empowers financial institutions to address two interconnected goals:

- to meet short-term regulatory demands and
- to embed risk in the business – from day-to-day operational oversight to long-term strategic business planning.



Misys **FusionCapital**.

This is capital markets. Made agile.

“Only those banks that recognise the need for improvement and take decisive action will be able to adapt and optimise their treasury function for the new environment.”

Boston Consulting Group

From silos to state of the art integration

Capital markets firms find themselves at a critical moment: faced with a pressing need to move away from desk-based disparate systems, yet stuck with technologies that make this change difficult to achieve. Firms that can rejuvenate their technology and rationalise their business models will gain important advantages faster.

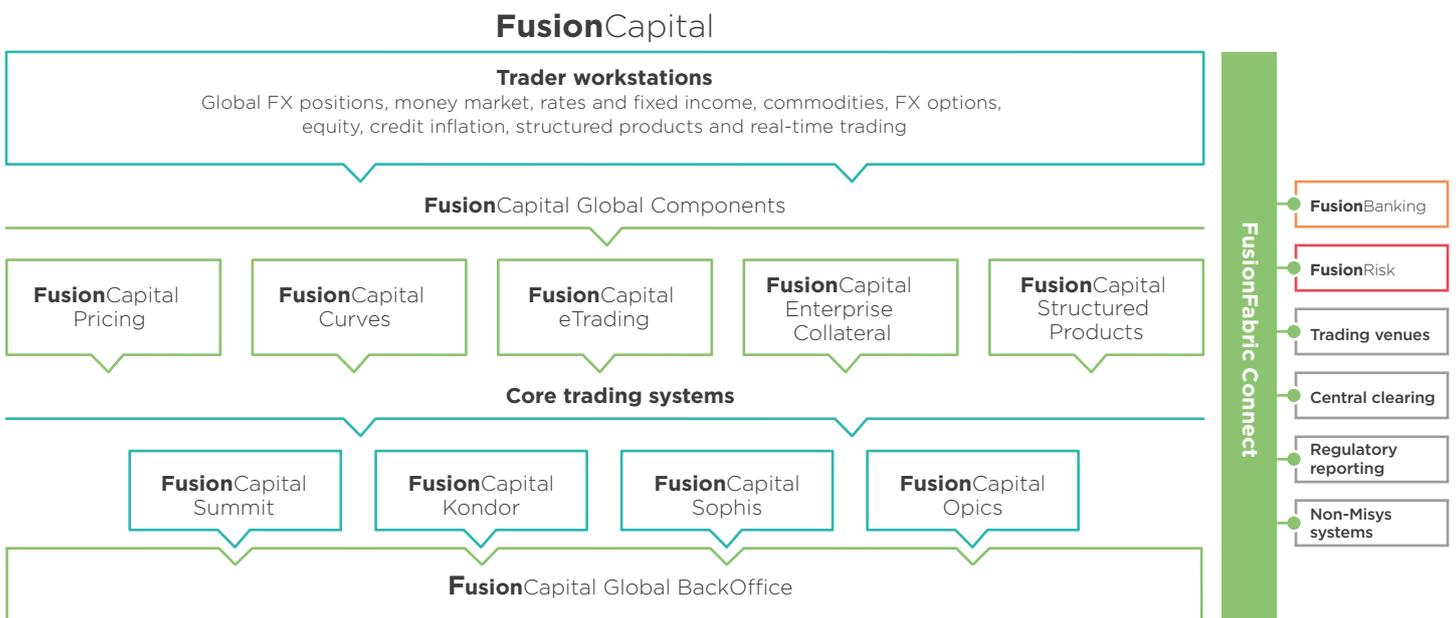
For example with a single pricing engine across desks and departments you are able to value with consistency, flexibility and transparency across your business.

The opportunity for firms is to achieve a painless transition from today's architecture to the state of the art. It's this dramatic, empowering shift that FusionCapital makes possible. Innovating on a foundation of solid capital markets software expertise, Misys is delivering the technology of the future, now.

With FusionCapital, your systems can deliver a real-time view, with the agility and speed to respond to market growth and provide a critical competitive edge.

Leveraging and rejuvenating your existing solutions, Misys FusionCapital is a component-based platform that delivers value in months rather than years.

- Global components – business-wide advantage and fast deployment
- Leveraging existing trading systems – no system replacement
- Best-practice workflows – pricing and risk mitigation
- Consistent user experience and reporting



Misys **FusionBanking**. This is banking. Connected.

“Technology is the main thing that has helped us grow. We were one of the first banks to offer mobile banking and the first to start switching to these new platforms. Technology has been our main driving factor. With Misys FusionBanking, the system processes are quick enough to capture customer needs and to provide much improved customer service.”

**Head of special projects –
Cooperative Bank of Kenya**

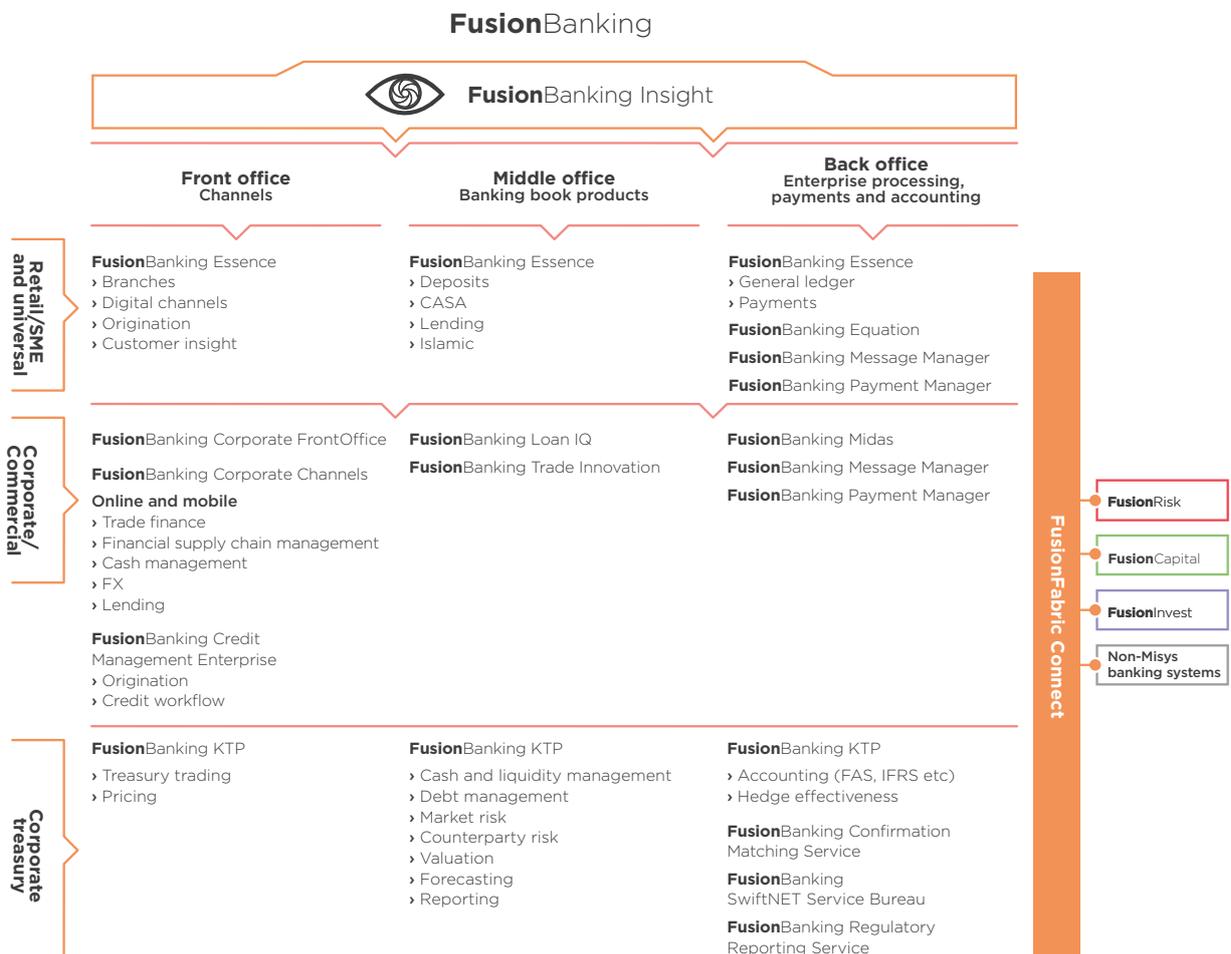
Interactive banking builds customer engagement and loyalty

As banking repositions for growth, banks must progress beyond cost reduction. Digital transformation is key. Systems agility is crucial to seize new business opportunities, drive customer insight, and succeed in a landscape of shifting regulation.

In the new era of banking, successful banks will be able to deliver the most relevant services, just-in-time, through the right channels to drive customer relationships and loyalty.

Our products create the capability you need to drive core process efficiency and transparency. They include the most relevant functionality across banking activities from the core, through back office systems and into digital and physical channels.

Misys FusionBanking offers the broadest set of products across the spectrum of retail, commercial and business banking. We have market-leading solutions in core banking, transaction banking and commercial lending, and lead the way in the digital banking revolution.



Misys **FusionInvest**.

This is investment management. Simplified.

“The greater comfort that we received through FusionInvest has provided us with opportunities to do things that we wouldn’t have attempted before. The high level of customisation it offers will be very valuable as we expand it across the firm”

Head of Ilmarinen Alpha and Allocation at Ilmarinen Mutual Pension Insurance Company

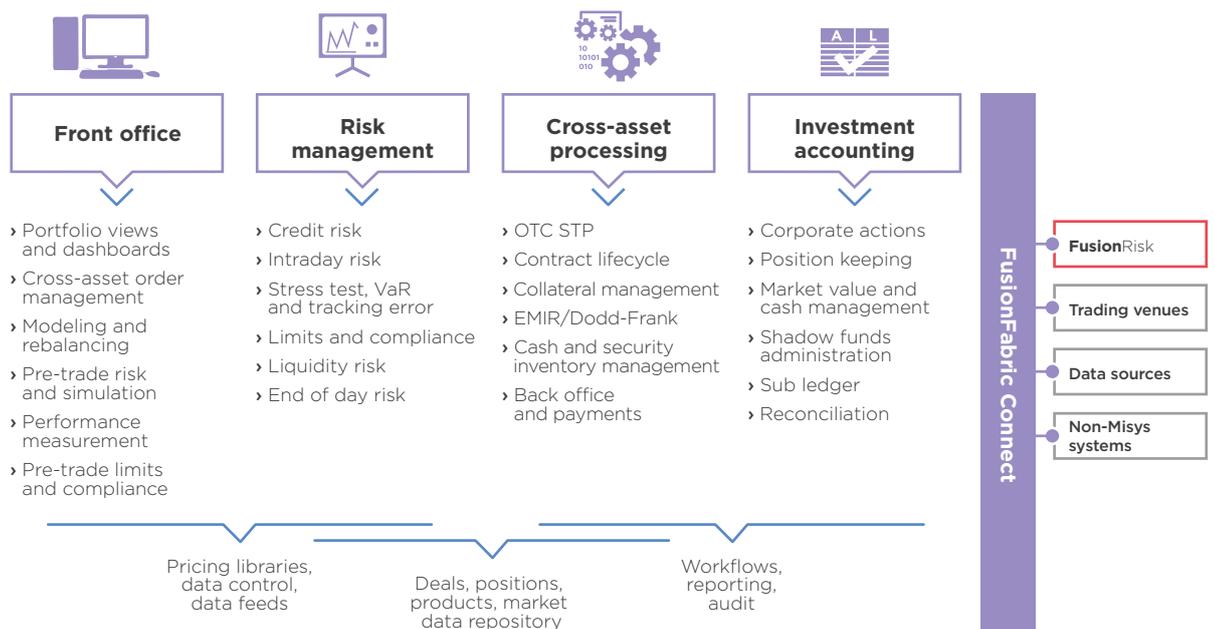
Connectivity and efficiency for the entire trade lifecycle

Squeezed between the dual pressures of regulatory deadlines and investor demands, investors need to meet tactical needs and strategic objectives. Technology is a key driver of commercial success but many departmental solutions cannot be expanded easily to meet evolving business needs or market practices. Investment managers who align their technology and business strategies will be able to mitigate risk and become more competitive.

We take a multi-function approach to investment management that helps boost productivity and reduce costs. Misys FusionInvest can handle the complete trading lifecycle from portfolio management and investment operations, to risk management and compliance.

More than 90 buy-side customers rely on our investment management solutions, including some of the world’s top asset managers, hedge funds and pension funds. Our market leadership position makes Misys the right partner now and for the future.

FusionInvest



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.

“We appreciated the SAG service that provides a direct and effective communication channel between banks and the system vendor (Misys).”

Mr. Tang Yong Feng

Team leader, Treasury Systems –
China Minsheng Banking Corporation



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 helps our clients to save 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+ 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.

Our unique approach to software development

Financial markets technology moves fast. Misys keeps pace with software that helps our clients take advantage of the new opportunities that the latest developments present.



35

**International awards
in the past two years**



From new database models to cloud computing and real-time, end-to-end processing, technology developments constantly create new possibilities in financial markets. This is why the Misys approach is particularly powerful.

We have invested a great deal of effort to make our products open and modular, so that they fit together easily and integrate effectively with banks' own systems. Through FusionFabric Connect, we integrate third party systems or data sources easily, creating new possibilities for our clients. Featuring comprehensive software development kits and open APIs, our modular software empowers our clients without requiring large-scale changes to existing systems.

Misys software is underpinned by strong, consistent internal processes. All new software is developed using an agile methodology, reducing development cycles and helping ensure requirements are met accurately. We also invest heavily in functional and non-functional testing, with an increased emphasis on security testing that reflects the industry's growing requirements in this area.

Our product strategy

The key premise of our product strategy is to build a solution once, build it right, and implement it many times. This approach provides the scope to incorporate tremendous process improvements in each product, which each one of our customers can benefit from quickly and easily.

Protecting our customers' investments in Misys solutions; extending the value of those investments; and evolving them into next-generation solutions lies at the heart of our software development philosophy.

Protect

- We protect our customers' investments by investing in all our existing products.
- We provide continued support and enhancements for all our existing products.

Extend

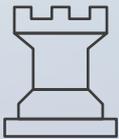
- We seamlessly integrate value-add capabilities to extend the value of our customers' investments.
- We use common components across our portfolio of solutions to benefit our customers.

Innovate

- We evolve our products and services into next-generation banking and capital markets solutions.
- We accelerate our risk strategy to capitalise on regulatory drivers.
- We innovate continuously to re-use shared applications and enable new business models.

Misys **Connect**

A suite of **value-added** programmes to help our customers drive competitive advantage.



Strategic advantage

- › Systems advisory group
- › Customer advisory boards
- › User groups

Providing you with access to the people, resources and capabilities necessary to help achieve growth and achieve competitive advantage.



Technological edge

- › Quality first
- › Early adopter programme
- › Development practices

Ensuring Misys' software products match your business needs, and that Misys delivers new, genuinely innovative customer-centric products and services.



Accelerated deployment

- › Misys application and process solutions
- › Misys service delivery centre
- › Customer product training

Delivering the services required to ensure rapid deployment, fast time-to-value, seamless integration and positive user adoption for all your Misys solutions.

“The implementation approach allowed us to get up and running on the platform very quickly across our Asian business and is enabling NAB to have a standard operating model across the region and for the global business.”

Mark Borton

Product Manager, Asia, National Australia Bank



Proactive support

- › Customer advocates
- › Topic of the month
- › On-demand support

Providing the fast, effective, interactive support essential to the ongoing success of your business and to your future growth.



Enhanced dialogue

- › Executive sponsorship
- › Peer-to-peer dialogue
- › Proactive account management

Offering you unlimited possibilities to interact with industry peers and Misys colleagues, share experience and skills, and help you maximise the benefits of Misys software.



Return on reputation

- › ROI assessment
- › Industry leadership
- › Brand reputation

Helping you to build, enhance and continuously develop your reputation as a market-leading, customer-focused financial services organisation.

Misys InFusion Partner Ecosystem.

This is collaboration.

Competition is everywhere. Your business and technology challenges are ever evolving. Working with our market-leading partners, we can help you address these challenges and seize today's opportunities. Whether your goal is to attract new business, grow into new markets or improve efficiency, our partner ecosystem is poised to deliver the full value of our solutions.

Our partners



Customer value – central to what we do

Globally, and locally, we work with consultants, systems integrators and technology companies. Aligning our partners' skills and expertise with our innovative Fusion software portfolio, we provide you with the solutions (or tools) you need to differentiate yourself in the market place.

Building winning partnerships

Our best-in-class partner programme is built on enabling our partners to be successful and drive innovation for our customers. Designed to ensure we meet and support your complex needs, our programme continually evolves as we expand our geographic and solution coverage.

Partnership in practice

The Student Loans Company (SLC) is investing in a major IT transformation programme with HCL. HCL and Misys are working together on the core systems replacement programme. HCL is leading the programme as prime systems integration partner and Misys is providing the core banking software (FusionBanking Essence).

“Misys is a long standing and important partner and we have a track record of delivering many successful customer engagements on Misys products. The new Misys InFusion Partner Programme fits in well with our system integration strategy in financial services and helps our customers compete in the digital world and derive more value from their technology investments.”

Rahul Singh, President

President, Financial Services and Business Services, HCL Technologies.

Proven, award-winning solutions



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For additional office locations
please visit www.misys.com

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 misys.com and follow us [@MisysFS](https://twitter.com/MisysFS) on Twitter.

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