

**FUSIONFABRIC.CLOUD PROGRAM GUIDE**

**EVERYTHING YOU NEED  
TO KNOW BEFORE JOINING  
THE FUSIONFABRIC.CLOUD  
PROGRAM**





# Introduction

## About Finastra

Formed in 2017 by the combination of Misys and D+H, Finastra builds and deploys innovative, next-generation technology. Our scale and geographical reach means that we can serve customers effectively, regardless of their size or location—from global financial institutions to community banks and credit unions.

We bring deep expertise and an unrivaled range of pre-integrated solutions spanning retail banking, transaction banking, lending, and treasury and capital markets. With a global footprint and the broadest set of financial software solutions available on the market, Finastra has \$1.9 billion in revenues, 10,000 employees and over 9,000 customers, including 90 of the top 100 banks globally.

## About FusionFabric.cloud

No single company can provide every solution needed to meet the diverse requirements of every financial institution – to achieve this goal, collaboration is key. This is what drives our FusionFabric.cloud strategy.

We are opening our solutions by building public APIs. This allows any developer to build an application on top of our solutions. These applications can be published into a store, marketed, and sold to our clients – the financial institutions.

FusionFabric.cloud is our app Store and Finastra's ecosystem of applications, which provides developers access to over 9,000 financial institutions worldwide.

We provide to third party developers the best possible platform, the most productive tools and the easiest route to market, to build applications that will serve customers and users in banks worldwide.

By becoming a developer on FusionFabric.cloud you will be joining a world-class network of innovators helping financial institutions address their business and technology challenges.

## Why you should join FusionFabric.cloud

Key benefits of choosing FusionFabric.cloud include:

- Widely trusted infrastructure by the financial services industry
- API-driven connectivity to real financial systems
- Broad coverage against all lines of business in the financial sector, including – US Consumer Banking, Consumer Banking, Consumer Lending, Treasury & Capital Markets, Corporate Banking, International Retail, Payments
- Ability to create applications and offer them to financial institutions through a store
- Priority invitations to FusionFabric.cloud developer meetups, training sessions, competitions and annual developer conference
- Technical support to help resolve any issues or challenges identified during the development, test or deploy phases
- Participation and sponsorship opportunities in Finastra's various regional customer conferences

### Who should join the Platform?

Whether you are a startup, an established FinTech, a consulting firm, a systems integrator, an individual developer, a university student, teacher or academic, a data provider, a technology provider, a bank, or working at any other financial institution, you can apply to use the FusionFabric.cloud platform.

### When can you join the program?

The FusionFabric.cloud platform will go into limited General Availability in June 2019. Follow us on Twitter (@FinastraFS) to get more updates

### Can you evaluate FusionFabric.cloud before I invest?

Yes! Most all the functionality is free, and you can test things out before investing your time or money.

### How do you sign up?

The sign-up process is very simple.

- Register your interest on the [FusionFabric.cloud web site](#).
- The FusionFabric.cloud team will then:
  - Contact you requesting more details about your own business or proposed application
  - We will onboard partners who joined the program earlier and you may have to join a queue
- Afterwards, you will receive your account

### How do you provide feedback?

We are committed to the continuous improvement of FusionFabric.cloud platform, the associated tools and the ongoing growth of the ecosystem surrounding the platform.

If you have feedback for improvement or ideas, please share them with the FusionFabric.cloud team at [www.community.fusionfabric.cloud](http://www.community.fusionfabric.cloud).

### Joining

#### Main components

The Platform is comprised of the following components:

- FusionCreator: this cloud-based developer portal enables you to develop applications using APIs that connect to Finastra solutions and other systems in the financial universe
- FusionOperate: the underlying system, which runs the developer portal, store, and production applications
- FusionStore: the marketplace where applications can be listed, promoted, and offered to banks and financial institutions

#### Have a look around

Everything is online and publicly available on the website. Feel free to look around, ask questions, and do anything else before you feel comfortable signing the developer terms and conditions.

#### Register as a developer

Registering as a developer is free to join, has no strings attached with no commitments, and no financial obligations.

### Receiving access

We want to provide the highest possible standards for our clients. Therefore, before giving an account, we may perform due-diligence on the developer and the application development company. This check may vary depending on responses.

### Test APIs

It's difficult, and in most cases impossible, for developers to get their hands on a real financial system. Our Platform allows you to test APIs and receive responses from a real financial system, filled with mock-data.

### Create apps

At this point, a developer can create applications using their preferred development tool of choice. A developer can promote an application through the various stages from 'Development' to 'Test (UAT)' to 'Production'.

It is important to clarify that your developed applications remain your intellectual property, from Finastra's standpoint.

## Support when creating apps

There are a few ways to receive support when creating your application:

- Community website – Connect with community members and Finastra staff to ask questions and share ideas.
  - <https://community.fusionfabric.cloud>
- Additional support – If we feel that there is a need for more interaction, we may contact you by email, phone or set up a slack channel. This will be done on a case-by-base basis.
- Platform advisory board - Help us define our roadmap
  - Please contact us at [fusionfabric.cloud@finastra.com](mailto:fusionfabric.cloud@finastra.com)

In the world of marketplaces and stores, community support is an integral factor of success.

If you are facing an issue while using FusionCreator, the first thing to do is to check whether someone else on the FusionFabric.cloud website has faced the same issue and what the solution was.

If you don't find anything about your issue already there, you should ask the community of FusionFabric.cloud users about your issue. They might be able to help you immediately. Finastra's developers will also be answering questions via the community for everyone to benefit from the answers. Responses to issues will occur within one business day and we will also communication about the status of the Platform in the community website, so watch out for alerts, maintenance, and other announcements there.

Please see the community here - [www.community.fusionfabric.cloud](http://www.community.fusionfabric.cloud).

## Security

There are a few components to security – applications in development, testing, production, and the FusionFabric.cloud Platform itself.

In development, applications are self-contained, but access common sandboxes.

In testing and production, applications are hosted by the development company, which are responsible for the security of the application. Please follow at the community site ([www.community.fusionfabric.cloud](http://www.community.fusionfabric.cloud)) or register your interest (<https://www.fusionfabric.cloud/sign-up>) for updates.

The governance around the FusionFabric.cloud Platform is tiered to levels of data access and FusionStore banners. Below are examples of the activities included in certain tiers:

- Security questionnaire
- Automated static application security testing and software composition analysis
- Secure design reviews and manual code reviews
- Penetration testing

## Publishing your application onto the Store

### Validating your application

FusionFabric.cloud validates all applications before publishing them onto the store. The validation process provides peace of mind for the banks browsing the marketplace.

All applications must pass a standard validation process, which includes testing of:

- Metadata review
- Technical and functional Review (By Finastra)
- Technical Review (By independent 3rd Party)

### Does every application get into FusionStore?

Finastra conducts an application review prior to publishing each application into FusionStore. Applications may fail that review process because of poor performance, inadequate security or other technical or user experience reasons.

There are clear guidelines for acceptance criteria, so your app gets accepted through the validation process the first time through. The FusionFabric.cloud team will provide feedback to each developer explaining why the application has failed the review process and the corrective action plan to be taken.



### **What if I want to make a private application?**

There is no obligation to publish your application to FusionStore.

Banks and financial institutions also can build 'private' applications that are for their organization's internal use only, and not meant to be broadly promoted. Note that the 'Commercial Terms' in this document apply equally to private and published applications on FusionStore.

### **Selling your application on the FusionStore**

#### **Monetize your hard work!**

FusionStore is the marketplace to monetize applications that are built on FusionFabric.cloud. The FusionFabric.cloud Platform allows Finastra and you, as a developer, to advertise your application to a global audience.

You are encouraged to market, promote, and sell your application to Finastra's global audience of over 9,000 banks.

### **Pricing your application**

The pricing of the application between you and your customer can vary, and is up to your mutual agreement. However, FusionFabric.cloud is the designated payments agent between you and the customer. This means that you can sell your app to your customer and FusionFabric.cloud will invoice the customer on your behalf.

For example, you are charging a customer \$100 per month for your application. You will ask FusionFabric.cloud to invoice the bank on your behalf.

FusionFabric.cloud will support invoicing of your customer with the following frequencies:

- Monthly (default)
- Quarterly
- Other (on a case-by-case basis)

### **Commercial Terms**

#### **Application validation**

There is a fee associated with validation an application. This will be a base-fee of \$4,000 per year for the base-certification.

An application is not required to be listed in the store. A financial institution may wish to develop an application for themselves and bypass the store. In this case, the certification fee is not required.

#### **Revenue sharing**

FusionFabric.cloud will receive a royalty of 20% of the application revenue and you, as a developer, receives 80% of the revenue.

If you are a bank developing for your own use, revenue sharing is not applicable.

### API consumption

The API consumption fee for applications in production is tiered to the following buckets:

API calls per month	Cost per month
Less than 5k	Free
5k – 50k	\$250
50k-100k	\$500
100k – 200k	\$750
More than 200k	On request

This fee will be waived for 6-months for any application sold before June 2020.

Please note that this release pricing is indicative and subject to change.

### Legal structure of contracts

There is a multi-party legal structure:

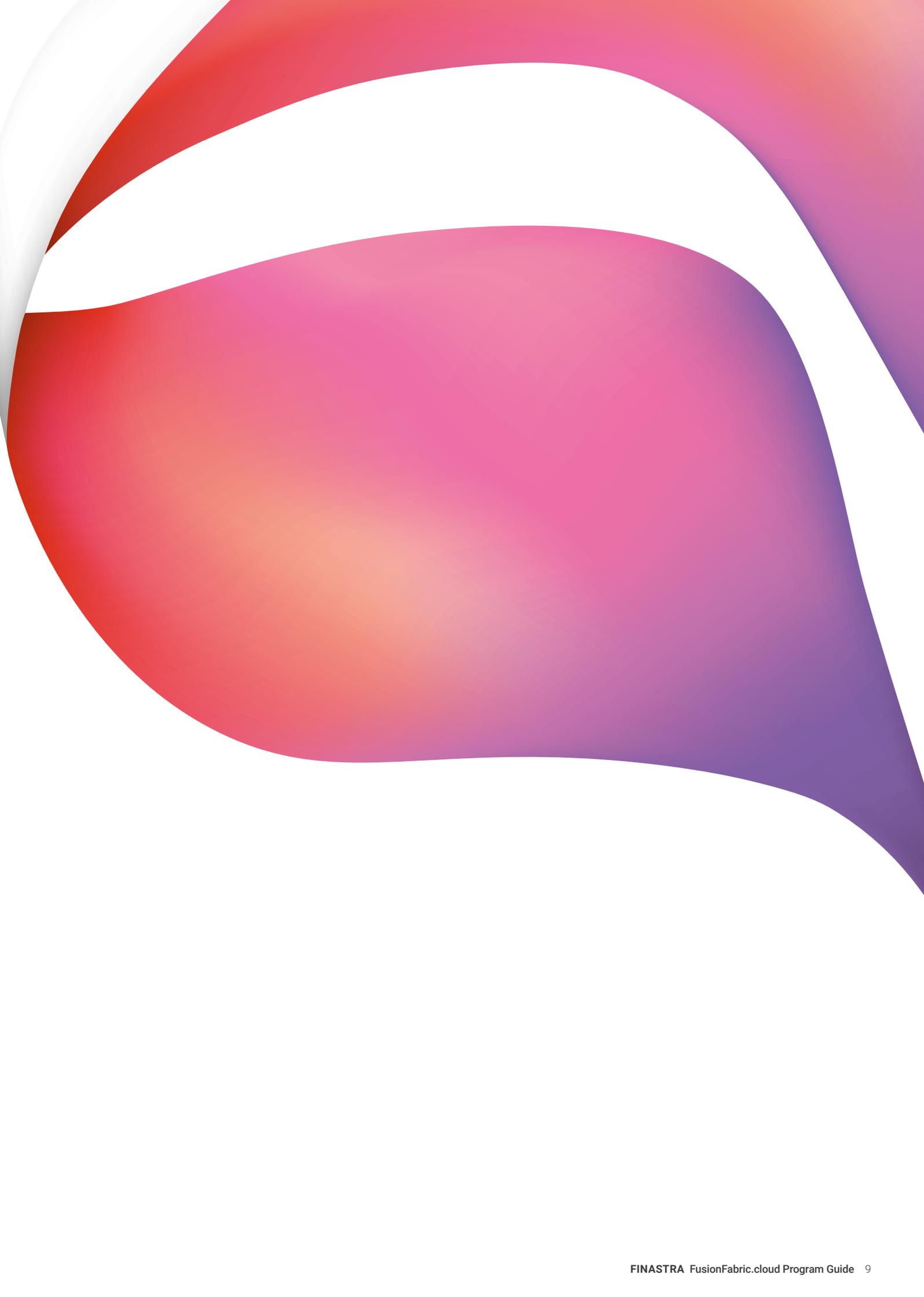
- Developer - As a FusionFabric.cloud developer, you will have a FusionFabric.cloud developer contract
- Bank – As a FusionFabric.cloud customer, a bank will have a FusionFabric.cloud consumer contract
- Developer-Bank – When a Developer sells an application to a Bank, there will be a legal agreement between the parties involved

### Would you like to know more about the Developer Terms and Conditions?

Finastra created FusionFabric.cloud and its associated partner and developer program to build a robust ecosystem to serve our joint customers. To this end, we may revise the program, its associated requirements, and benefits in response to changing market conditions or to incorporate best practices from time-to-time.

This process of continually improving and updating the program enables us to better meet the needs and requirements of all developers and partners participating in the program.

Please note, Finastra may take corrective measures in situations where a developer or partner breaches the Developer Terms & Conditions or other program policies. We recommend you carefully read the Agreement you will be required to sign up on the FusionFabric.cloud website.





## About Finastra

Finastra unlocks the potential of people and businesses in finance, creating a platform for open innovation. Formed in 2017 by the combination of Misys and D+H, we provide the broadest portfolio of financial services software in the world today—spanning retail banking, transaction banking, lending, and treasury and capital markets. Our solutions enable customers to deploy mission critical technology on premises or in the cloud. Our scale and geographical reach means that we can serve customers effectively, regardless of their size or geographic location—from global financial institutions, to community banks and credit unions. Through our open, secure and reliable solutions, customers are empowered to accelerate growth, optimize cost, mitigate risk and continually evolve to meet the changing needs of their customers. 90 of the world's top 100 banks use Finastra technology. Please visit [finastra.com](https://finastra.com)

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