



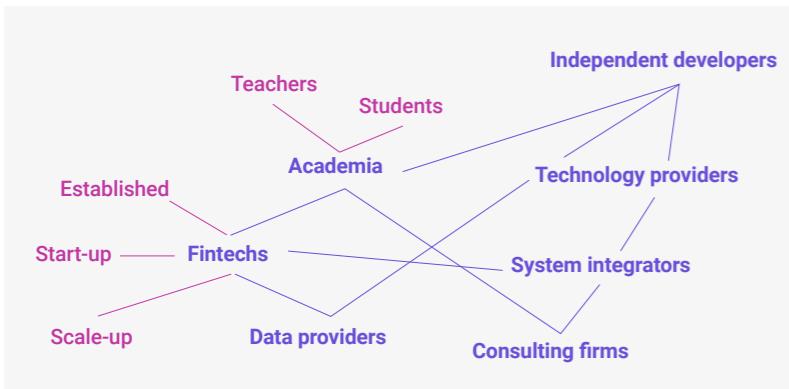
# *FusionFabric.cloud*

# program guide

Everything you need to know before  
joining the FusionFabric.cloud program

# Joining the Platform

## Who can apply to join the Platform?



## Have a look around

Feel free to look around and ask questions before you sign up.

## How do you sign up?

Registering as a developer is free, unless you represent or work at a financial institution. After your registration has been accepted, you'll have access to the development and production services and you can post your apps on the FusionStore.

The sign-up process is simple:

- Register your interest on the [FusionFabric.cloud](#) website.
- The FusionFabric.cloud team may then contact you requesting more details about your own business or proposed application.
- Afterwards, you will receive your account.

## Create apps

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

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

## Support when creating apps

There are two ways to receive support when creating your application:

- [Community website](#) – connect with community members and Finastra staff to ask questions and share ideas.
- **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-case basis.

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

If you are facing an issue while using our FusionCreator developer portal, please check first 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, please ask the FusionFabric.cloud community about it. They might be able to help you immediately. Finastra's developers will also answer questions via the community, where everyone can benefit from the answers.

Our developers typically respond to issues within one business day. We will also communicate about the status of the Platform on the community website, so watch out for alerts, maintenance, and other announcements there.

[Visit the community](#)

## Security

There are several 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 is responsible for the security of the application.

Governance around the FusionFabric.cloud Platform is tiered to levels of data access.

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

## 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 [the community site](#).



# Publishing your application onto the FusionStore

## Validating your application

FusionFabric.cloud validates all applications before deployment.

All applications must pass a standard validation process, which includes the following:

- Metadata review
- Technical and functional review (by Finastra)
- Technical review (by independent third party)

## Does every application get into production?

Applications may fail the review process because of poor performance, inadequate security or other technical or user experience reasons.

There are clear guidelines for acceptance criteria to help make sure 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 can also build private applications that are for their organization's internal use only, and not meant to be commercialized. Note that the fees set out in this document apply equally to private and commercial applications on FusionStore.

## Selling your application on the FusionStore

Monetize your hard work!

[FusionStore](#) is the marketplace to monetize applications that are integrated with FusionFabric.cloud. The FusionStore allows you to advertise your application to a global audience.

You are encouraged to market, promote, and sell your application to Finastra's global customer base of over 9,000 financial institutions.

## Pricing your application

The pricing of the application between you and your customers is up to your mutual agreement with your customers. However, FusionFabric.cloud is the designated billing and payment agent between you and your customers.

This means that you can sell your app to your customers and FusionFabric.cloud will invoice the customer and collect revenues on your behalf.

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

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

# Commercial terms

## Developer registration

### For financial institutions only

Developer Fees – at the outset, the financial institution defines the number of anticipated individual developers. The fee is \$1,500 per individual developer per month. The number of developers can be reduced or increased on a monthly basis.

At contract signature, the client will designate the number of developers for a 1-year period. The number of developers can increase or decrease during the term. There will be an annual audit to determine the actual number of developers who are accessing the system and you will either be credited or debited respectively for any months where the number of developers either decreased or increased.

### For non-financial institutions

There is no fee for non-financial institution developers to register and start using FusionFabric.cloud.

## Receiving access

In order to provide the highest possible standards, we will perform due diligence on the developer before granting developer access. This check may vary depending on responses.

## Application validation

There is a fee associated with validation of an application. Applications can be classified into two levels:

- **Level 1** – Reads financial data
- **Level 2** – Updates financial data or accesses Personally Identifiable Information (PII)

Finastra requires, at a minimum, an annual security validation for apps that fall into level 1, and an annual advanced validation for apps in level 2. The app developer is required to pay the cost of the validation procedure as set out here.

The validation buckets for the security review can be seen across:

## Application classification

		Read financial data	Level 1
		Update financial data or access PII	Level 2
Validation bucket	Standard	Advanced	Premium
Activities	Security controls assessment	<ul style="list-style-type: none"><li>• Standard validation</li><li>• Static application security testing (SAST)</li></ul> Software composition analysis (SCA)	<ul style="list-style-type: none"><li>• Advanced validation</li><li>• API misuse manual code review</li><li>• Penetration testing</li></ul>
Total Cost	\$5k	\$14k	\$20k

## App release validation

There is a release validation process and respective cost:

Validation bucket	Low-impact change	Medium-impact change	High-impact change
Activities	Finastra files release notes	<ul style="list-style-type: none"><li>• Low-impact change activities</li><li>• Secure design review</li></ul>	<ul style="list-style-type: none"><li>• Medium-impact change activities</li><li>• Lightweight Static Application Security Testing (SAST)</li><li>• Software composition analysis</li></ul>
Total Cost	Free	\$2k	\$5k

Architecture changes that impact foundations of the app (e.g. security, data residency, WAF replacement) may require validation.

## Change Classification

- **Low Impact Changes (LIC)** – Bug fixes and UI modifications. No action is required from security review vendor.
- **Medium Impact Changes (MIC)** – Functionality that reads Financial Data.
- **High Impact Changes (HIC)** – Functionality that updates Financial Data or accesses PII. This change is applicable only for Advanced and Premium validated apps.

A private application that a financial institution develops for themselves may bypass the FusionStore and a validation may not be required.

## Revenue sharing

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

## API consumption

An API consumption fee is charged to the developer as soon as an application is connected to a consumer's tenant. These API fees are tiered per App to the following categories:

Tier	Volume (thousands)	Discount	Prices			
			Bronze	Silver	Gold	Platinum
1	0 – 12,500	0%	\$0.030	\$0.080	\$0.120	\$0.200
2	12,501 – 25,000	5%	\$0.029	\$0.076	\$0.114	\$0.190
3	25,001 – 50,000	10%	\$0.027	\$0.072	\$0.108	\$0.180
4	50,001 – 100,000	20%	\$0.024	\$0.064	\$0.096	\$0.160
5	100,001 – 200,000	30%	\$0.021	\$0.056	\$0.084	\$0.140
6	200,001 – 400,000	40%	\$0.018	\$0.048	\$0.072	\$0.120
7	400,001 – 800,000	40%	\$0.018	\$0.048	\$0.072	\$0.120
8	> 800k	40%	\$0.018	\$0.048	\$0.072	\$0.120

Please note that the 'Discount' to the API consumption fee is the discount of API Prices relative to Tier 1.

API consumption fees should be read as follows:

- The volume of API calls in each Tier are not aggregated
  - e.g. 10k calls each by two different APIs in Bronze =  $\$0.030 \times 10k + \$0.030 \times 10k = \$600$
- The billed price is progressive by Tier
  - e.g. 20k calls by a Bronze =  $[12.5k \times \$0.030 + 7.5k \times \$0.029] = \$592.5$

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

## For financial institutions

Financial Institutions may use FusionFabric.cloud to internally develop apps and consume them against their own environment.

API calls are free for the first 6 months for apps in the 'Production' tenant flavor, so long as the total number of API calls is under 200,000 API calls per month. Additional API consumption is charged at the API Consumption fees set out above.

## Terms and Conditions

Your use of FusionFabric.cloud is subject to the [Developer Terms and Conditions](#), which you are required to accept when you sign up.



# THE FUTURE OF FINANCE IS OPEN

Finastra is unlocking the power of finance for everyone by creating a platform for open innovation in the world of financial services.



Contact us at [fusionfabric.cloud@finastra.com](mailto:fusionfabric.cloud@finastra.com)

#### About Finastra

Finastra is building an open platform that accelerates collaboration and innovation in financial services, creating better experiences for people, businesses and communities. Supported by the broadest and deepest portfolio of financial services software, Finastra delivers this vitally important technology to financial institutions of all sizes across the globe, including 90 of the world's top100 banks. Our open architecture approach brings together a number of partners and innovators. Together we are leading the way in which applications are written, deployed and consumed in financial services to evolve with the changing needs of customers. Learn more at [finastra.com](http://finastra.com)

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