



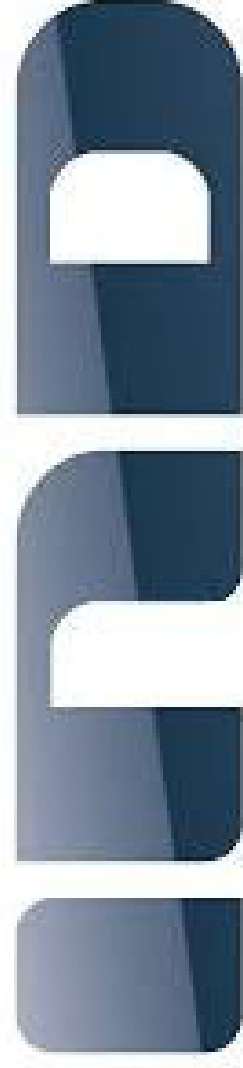
Keeping innovation alive

Vinnai Balázs – GM, Misys Digital Channels

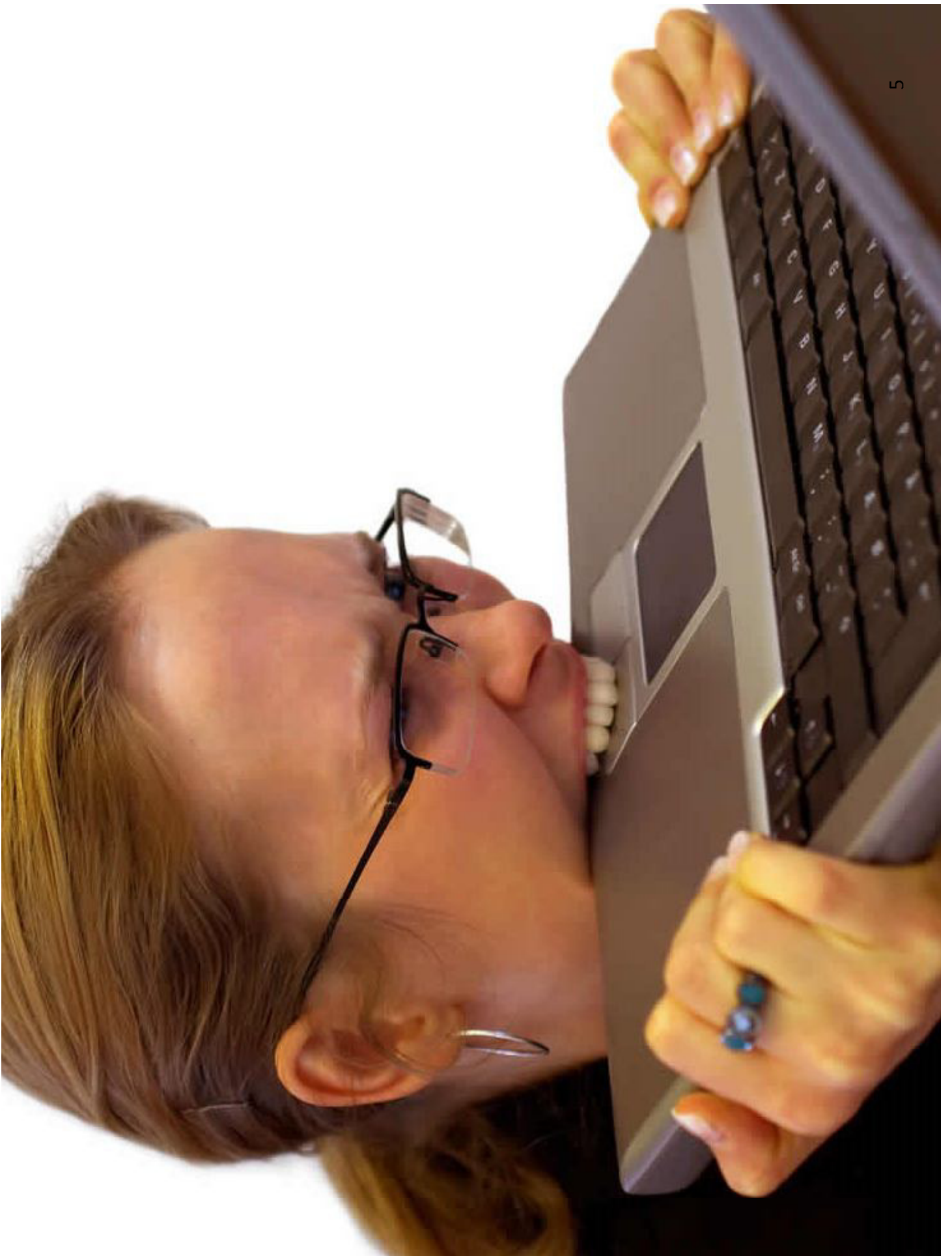
1. The IND Group story







Future-banking



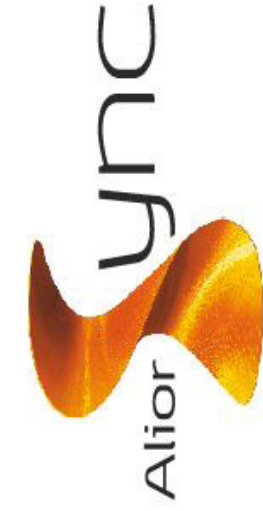


30
CLIENTS IN

18
COUNTRIES

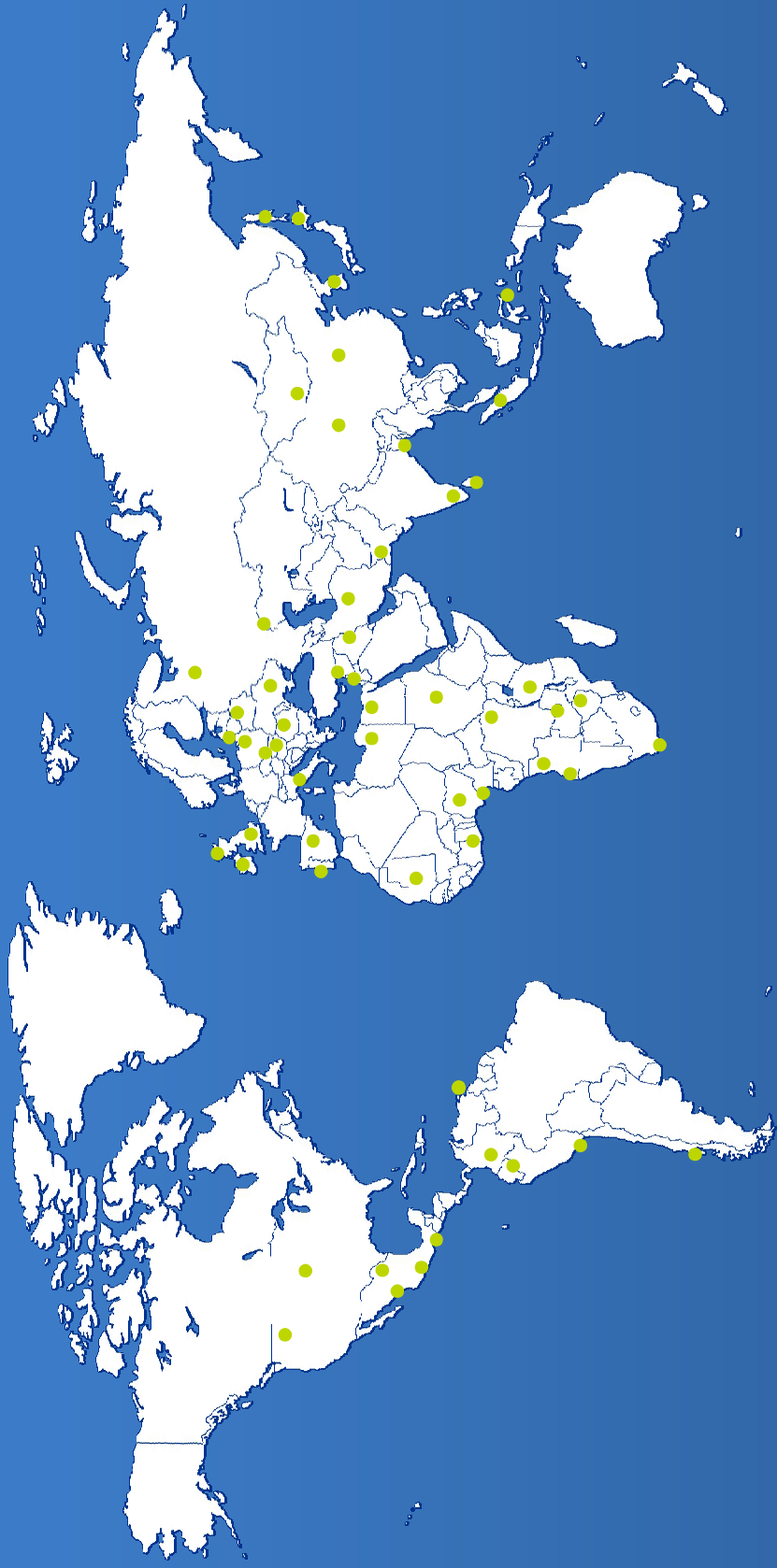
- | | |
|----------------|--------------|
| Austria | Poland |
| Belgium | Romania |
| Croatia | Russia |
| Czech Republic | Saudi Arabia |
| Germany | Serbia |
| Hungary | Slovakia |
| Iran | Slovenia |
| Malta | Switzerland |
| Oman | Ukraine |





Bank of Valletta















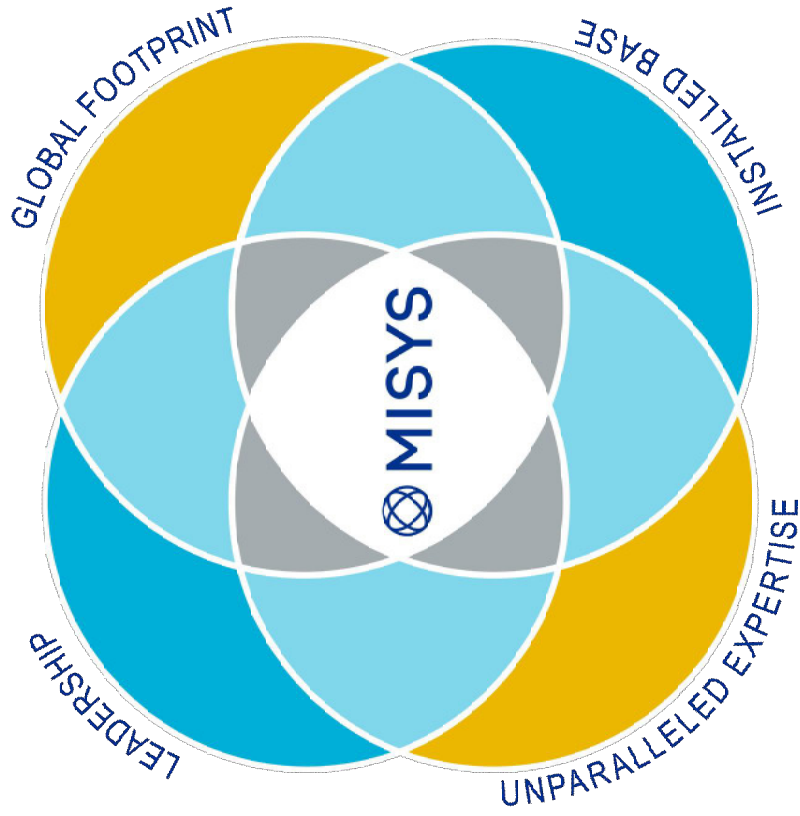
 MISYS





MISYS

	Approx. 2,000 customers in 120 countries
	Supported from offices around the world in 50 countries
	More than 100 partners across the globe
	47 of the world's top 50 banks – 700 banking customers – 1,500 capital markets customers
	15 of the top 25 syndicated loan book runners
	More than 90 buy-side firms
	Over 30 years of experience delivering powerful and proven Capital Markets and Banking solutions
	Deep pool of highly-skilled domain experts
	Scale and capacity to serve customers across all geographies and all market segments
	The most complete enterprise risk solution on the market



Digital channels are a strategic play in the battle for the customer

Exponential increase in global internet and mobile phone users is changing the way in which customers want to interact with their banks.

Digital is the primary channel for transactions at 91% of banks (EFMA).

- Ovum analysts say banks will spend 6.8% more on digital banking this year than they did in 2013
- 1 billion mobile phone users will have made use of their mobile devices for banking purposes by the end of 2017, (doubled in just 4 years).

Source: Juniper Research

- Digital delivers 25% of retail sales at Tier 1 UK bank
- 50% of banks planned to adopt or replace mobile banking system in 2013

Source: CEB TowerGroup



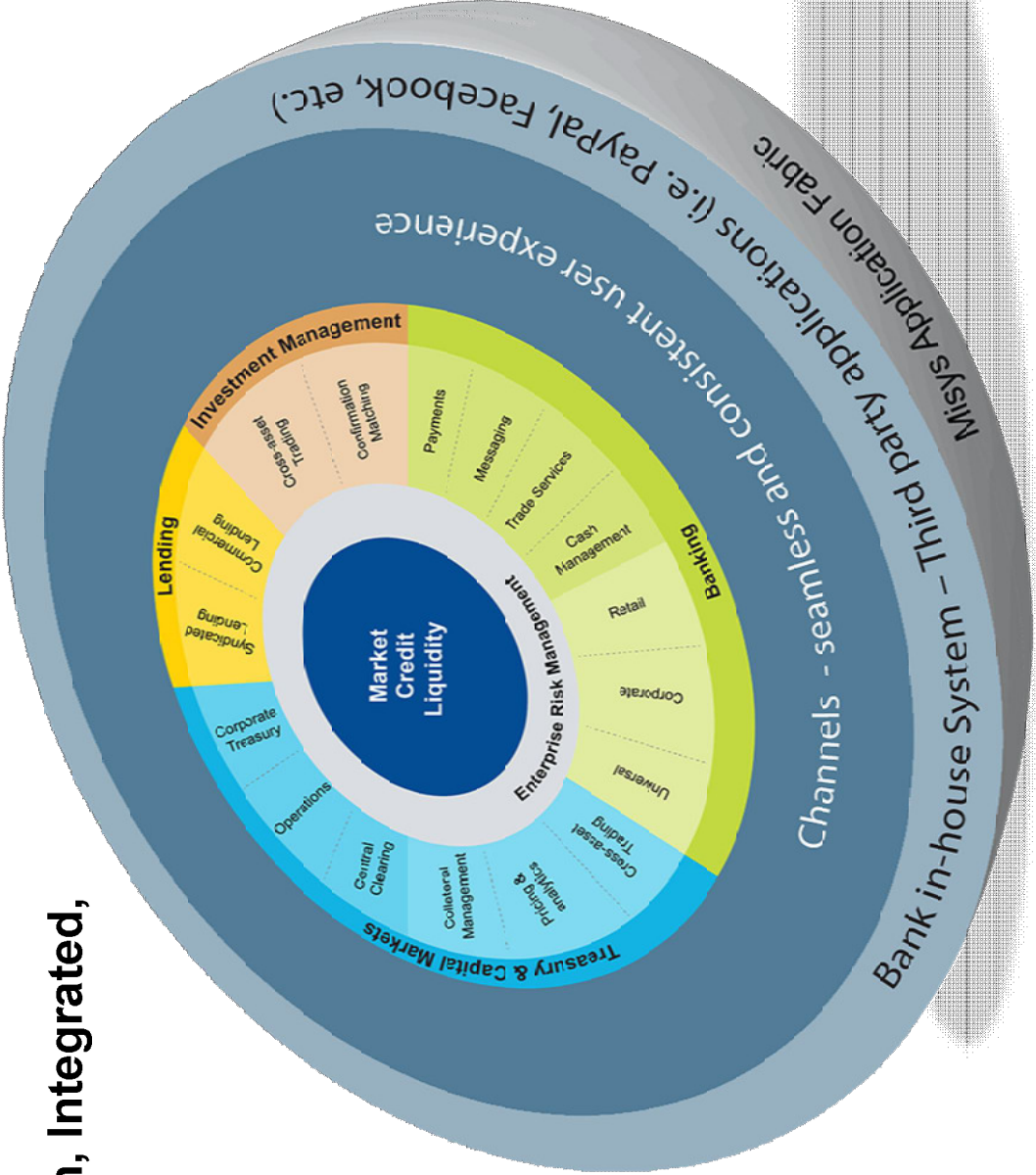
Strategic rationale for Misys

- Create the broadest, deepest 'core-to-consumer' solution available from a single vendor
- Help banks to transform their digital channels into true sales and customer engagement channels
- Lower cost of ownership through out-of-the-box implementations
- Create omni-channel customer journeys across branch and digital channels
- Deliver greater customer insight across both branch and digital channels
- Leverage innovative expertise and technology across the Misys portfolio

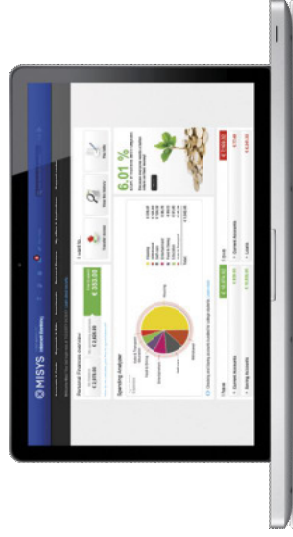


Digital Channels in Misys solution suite

**Complete, Open, Integrated,
and Modular**



Misys Digital Channels product portfolio



Misys BankFusion Digital: Online Banking – Innovative and award-winning - used by millions across EMEA. Easy-to-use functions that ensure the best customer experience and seamless transactions.

Misys BankFusion Digital: Online PFM – Our new approach to PFM has developed stories that are real life situations with financial impact, instead of functions and features.

Misys BankFusion Digital: Online Trading – Place and manage orders and an overview of market prices and quotes

Misys BankFusion Digital: Online Portfolio Analysis – Analyse and monitor investments, or use as a sales tool.

Misys BankFusion Digital: Online Sales

Increases online sales efficiency by enabling targeted sales offers to clients. Generate more cross-sales and up-sales

Misys BankFusion Digital: Gameo

Enhanced saving process which rewards customers for each deposit and allows them to compete against other users.

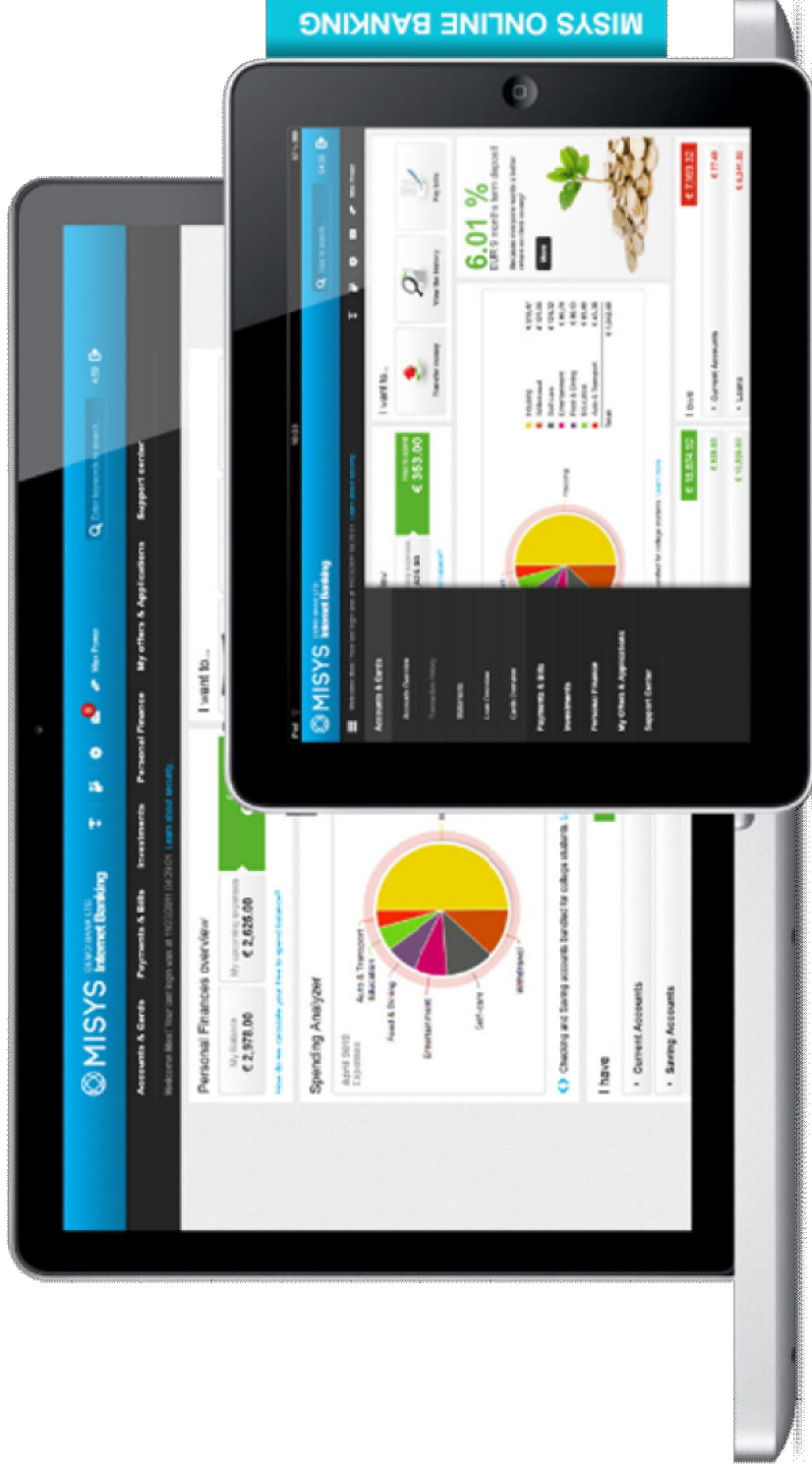


Misys BankFusion Digital: Mobile Banking – Smooth navigation and a self-explanatory user interface. Standard banking functions restructured and simplified for quick information access.

Misys BankFusion Digital: Mobile PFM – Provides up-to-date information about personal finances. Mobile optimised ergonomic design with impressive visualizations

Misys BankFusion Digital: Mobile Trading – Trade real-time via mobile devices. Enables quick trading decisions, trading in maximum three taps

Misys BankFusion Digital: Online Banking



Misys BankFusion Digital: Online Banking



LOGIN

Please enter your login ID and password. If you are not a client, go to www.zuno.sk and click on "open an ACCOUNT".

Login ID: *

Password: *

Forgot your password? [Reset it here.](#)

Login

You are on a secure webpage. Learn more about security.
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XX lang
Slovensky English

Need help?
[Chat with us online](#)

**ĽÍŠ OSOBNÉ PO PŔÍČĽKU JE RETRO.
ONLINE JE TO HRAČKA**

Winc
Winc by Raiffeisen Bank International
25. máj 2013 15:54:10

Wincj Bank Miroslawa (68605193) **Wycupuj 1500**

Rachunki Przelewy Lokaty Menedżer Finansów Centrum produktów Narzędzia

Moje finanse

Rachunki Saldo: 0 PLN

Lokaty Saldo: 0 PLN

idź do... **Kart** **Przelewu własnego**

Rachunkow **Kart**

Money transfer
Wybierz szablon...
Mr. Chuck Norris
Name 02
Name 03
Name 04
Name 05

Powiadomienia 1 NOWE

Wolne środki
Wycenione
Zamówione przelewy: 0 PLN

Ostatnie transakcje 7024991044009420282398333

Bank transakcji do wybrania

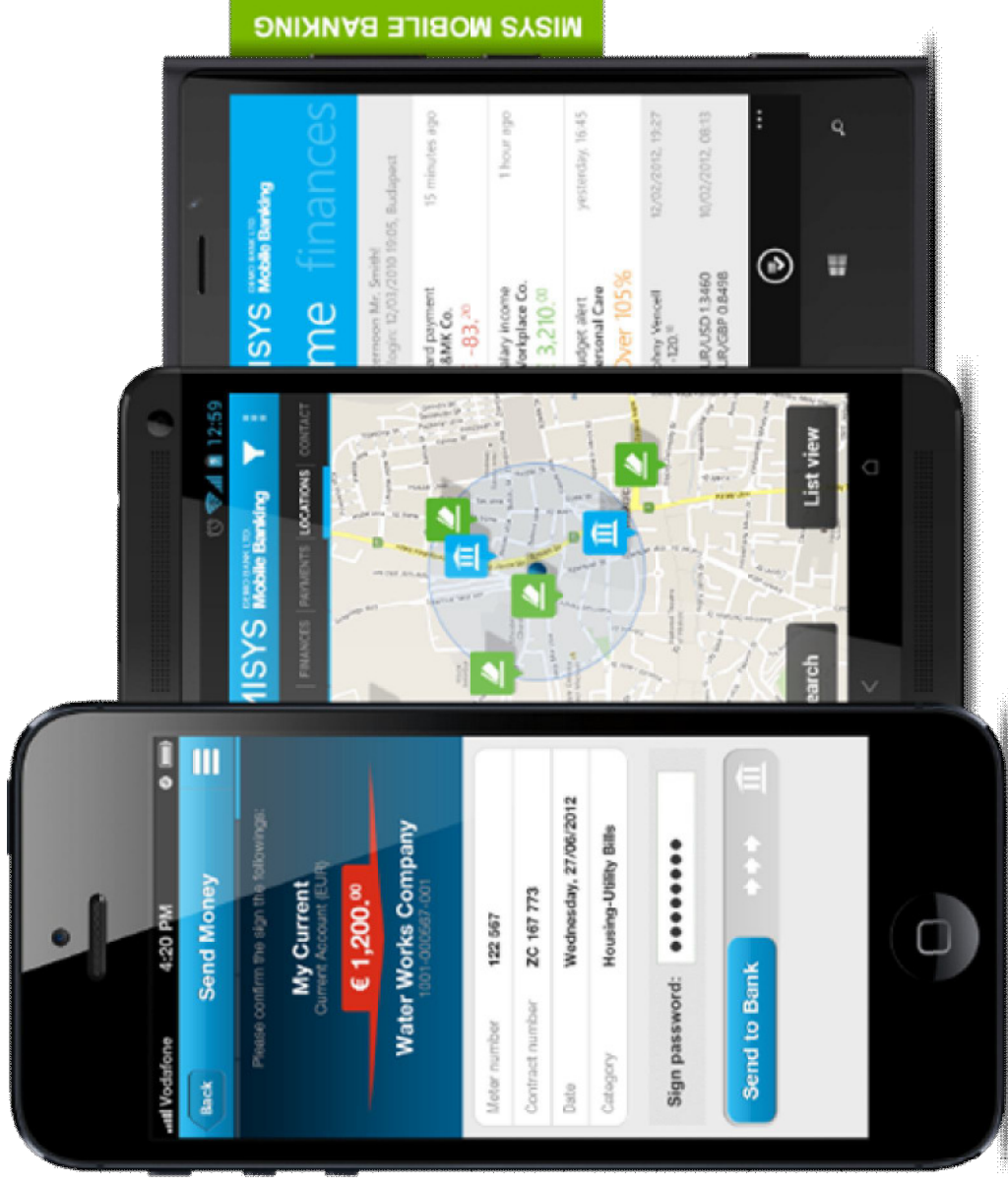
Bezpieczeństwo »
Kontakt »

Bankowość mobilna »
Wirtualny Outrial »

Mobilny "Sync Token" »

2012 © Abn Bank SA

Misys BankFusion Digital: Mobile Banking



Customer benefits

Market-leading Solution

- Combines IND's front end with Misys core banking to create an exceptional offering for banks
- Delivers innovative, flexible and secure end-to-end offering - from core to consumer
- Provides deep customer insight

Global availability

- Makes IND Group solutions available to more than 500 core banking customers around the world
- Provides ability to scale up delivery and support to meet increased demand

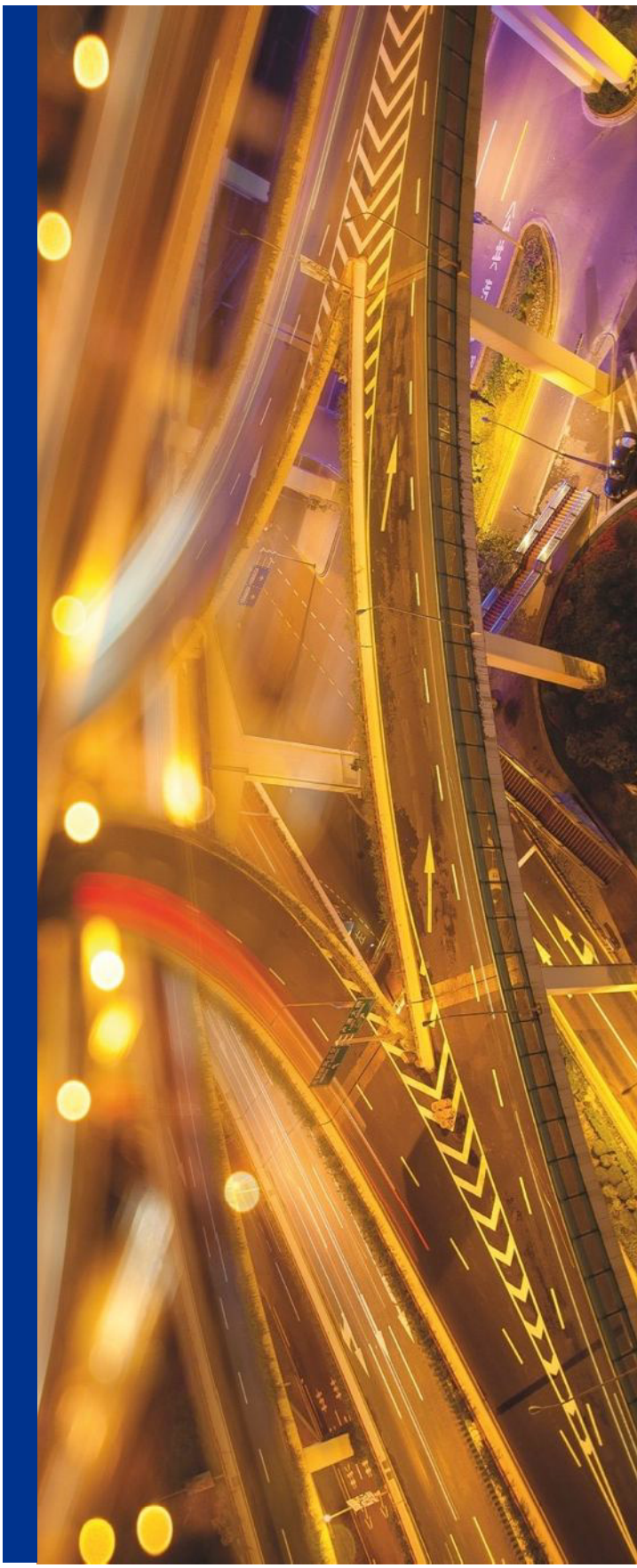
Preserving values and innovative approach

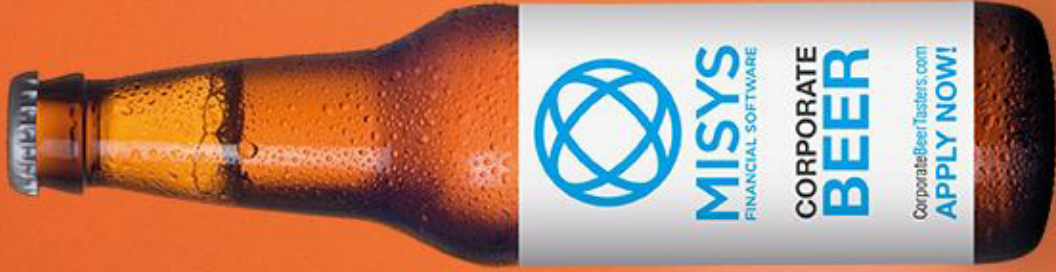
- Applies innovations from IND Labs across the Misys portfolio
- Utilises IND's front-office expertise to address new customer challenges
- Still keeping the main values of IND
- Merger does not effect clients' usual contact persons, terms and conditions

Integration with Misys BankFusion

- Enables simple deployments of market-leading solutions with faster time to market for customers
- Provides unique and differentiated channel experience

2. Our mission as Misys DC





We are a leading **financial software** firm
We drink our **own corporate beer**
Lucky you, **we are hiring!**

JOIN US!

Reinventing banking!



WHY?

Why 1: digital native generations are already adults!



Why 2: increasing expectations on the customer side



Why 2: increasing expectations on the customer side

„A Rising tide lifts all boats”

Why 3: more smart phones globally than smart people



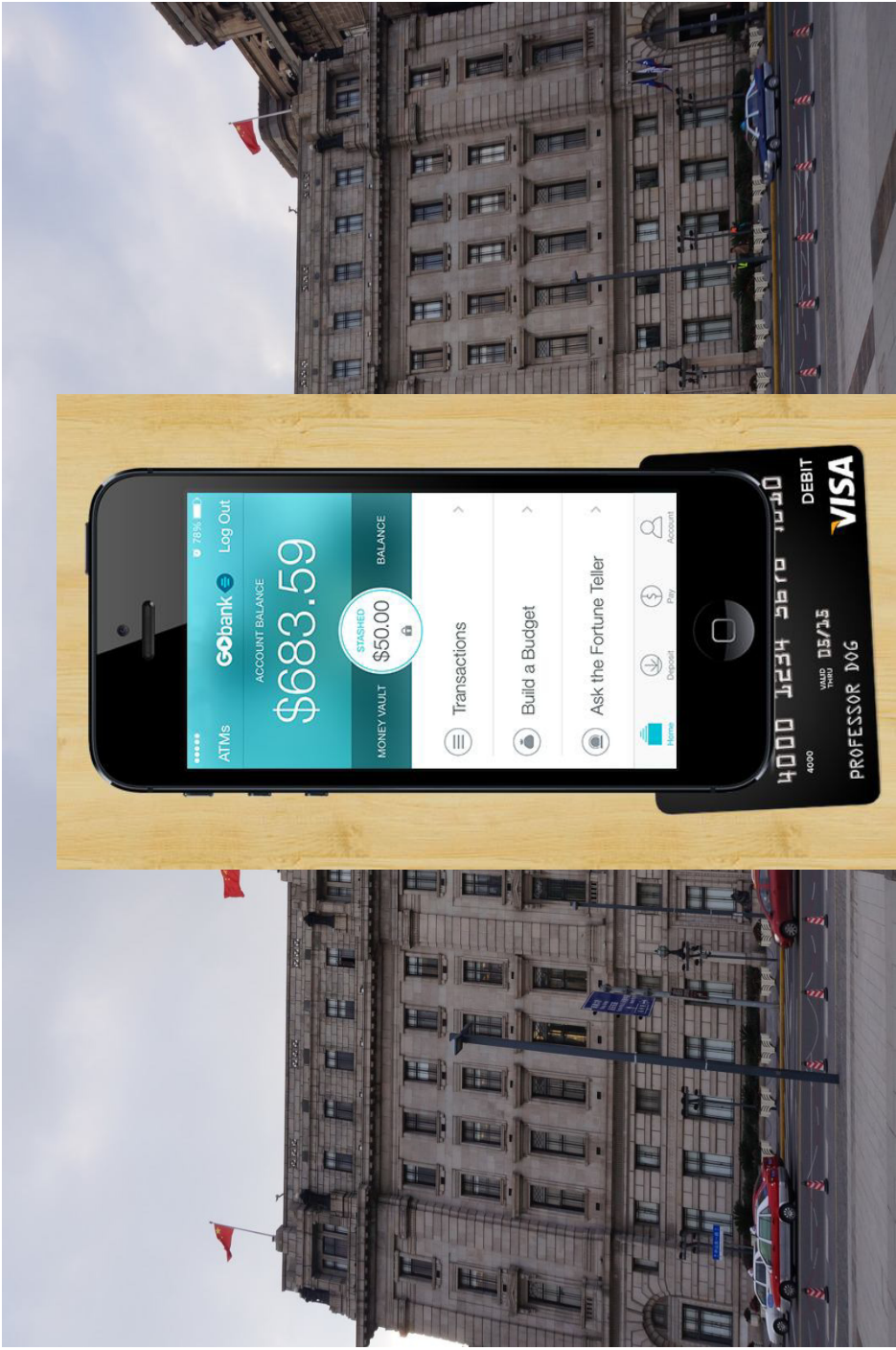
Why 4: Simplicity – the new world religion

**“Simplicity is about
subtracting the obvious,
and adding the meaningful.”**

— John Maeda



Why 5: digitalization makes market entry really easy



Change the perspective – there is only one: the customer’s

„We know where you are.

We know where you’ve been.

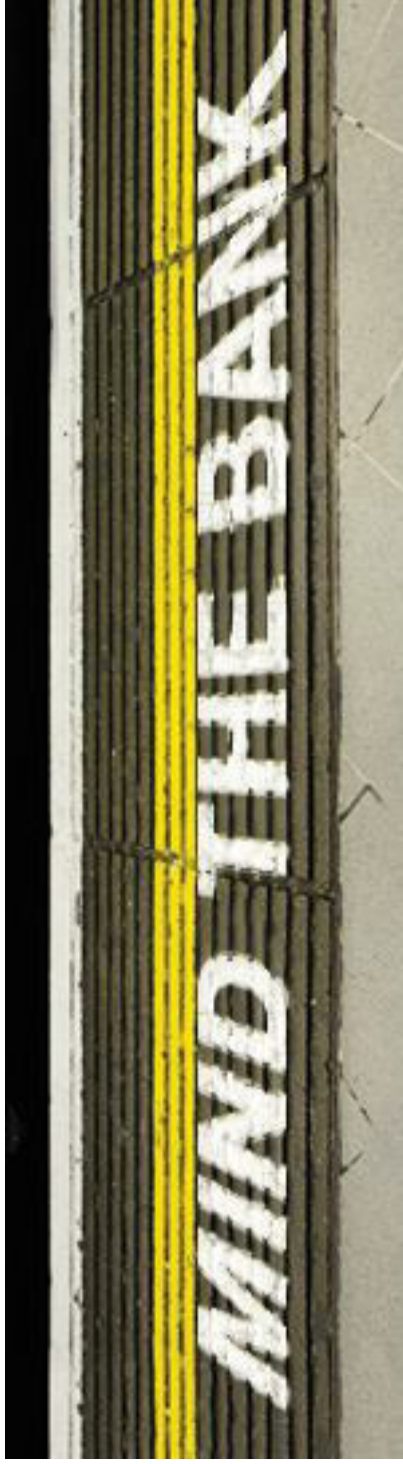
We can more or less know what you’re thinking about.”





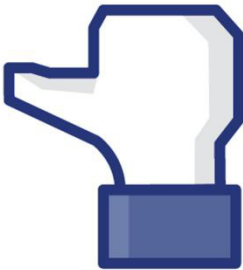
Many banking platforms resemble baroque castles.

Inside-out

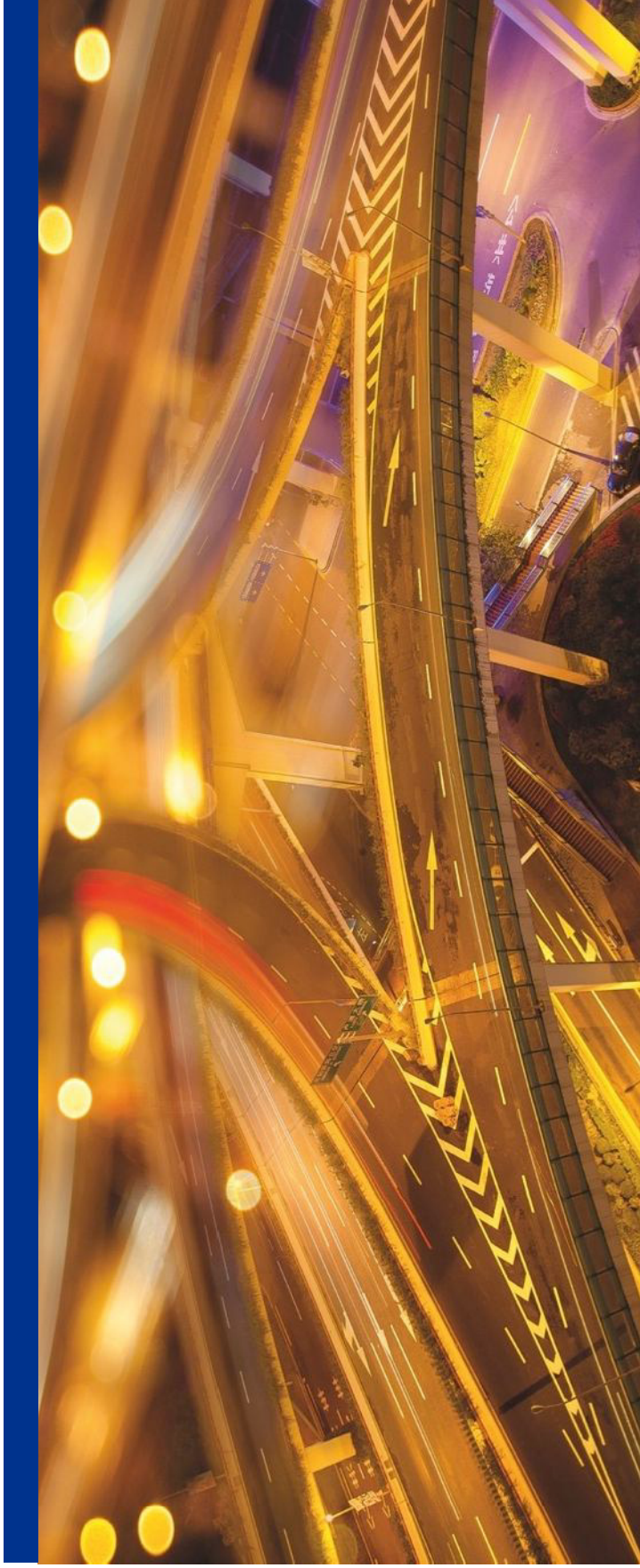


Follow digital concept!

And what if... the really big „outside-in thinkers” will step in?



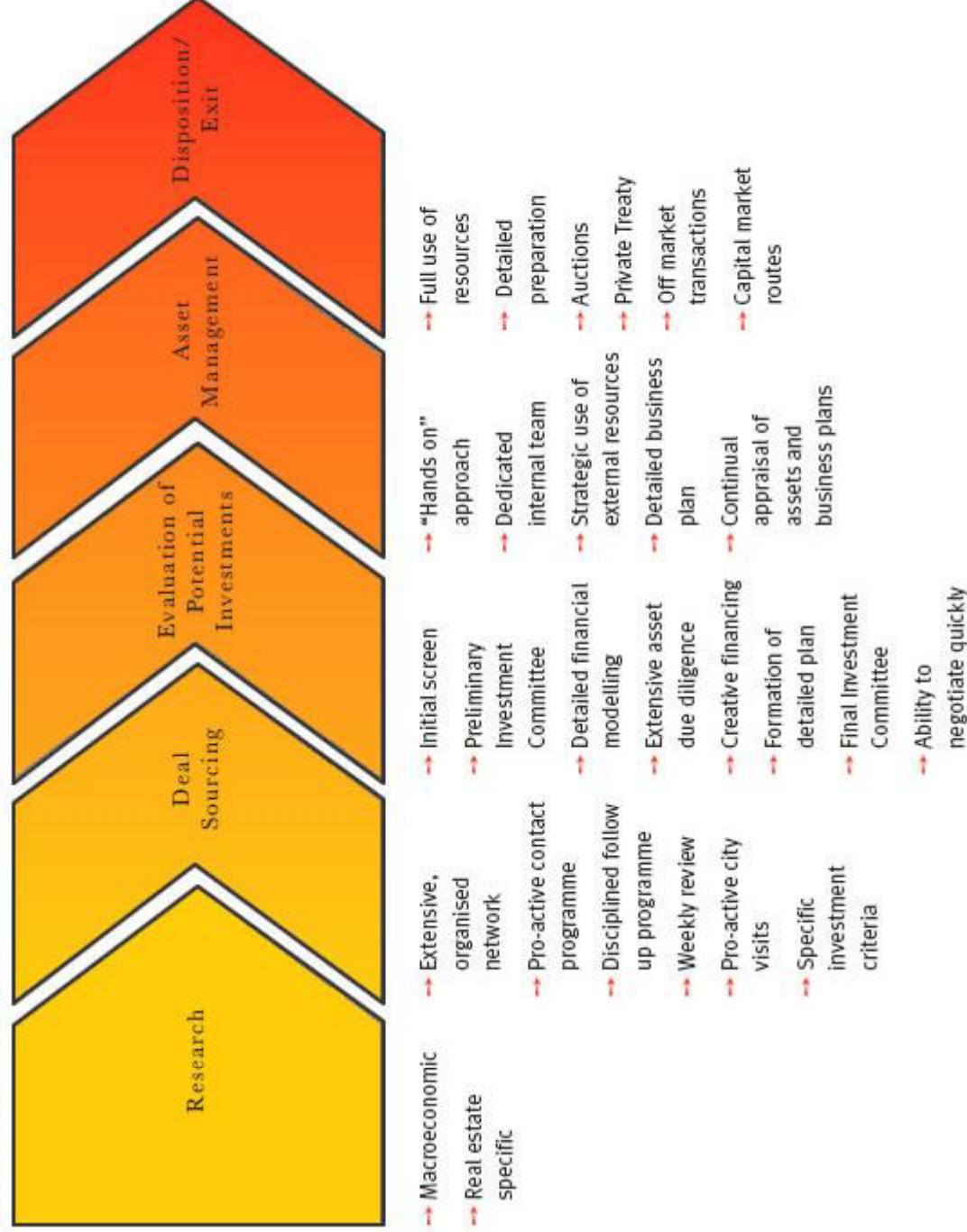
3. Learnings to share

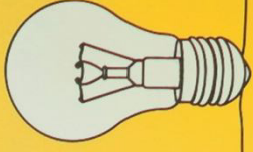


1. Rapid prototyping
2. Ideas
3. Can do attitude
4. Failure
5. Low entry barriers
6. Listen to the customer

Rapid prototyping, iteration!

PROCESS DIAGRAM





Do you have
a good idea?



„Can do“ bell



Productive Failure

Fail fast, fail often!



TQM, Six Sigma, etc.

Productive Failure

“I have not failed. I've just found 10,000 ways that won't work.” — Thomas Edison

“Failure is simply the opportunity to begin again, this time more intelligently.” — Henry Ford

What is the moral of the story?

Individuals with minimal funding can now challenge incumbent companies



It might be right not to listen to your customers!

„... Good management was the most powerful reason they failed to stay atop their industries...”



- Listened their customers
- Invested aggressively in new technologies
- Carefully studied market trends
- Invested to innovations that promised the best returns