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FusionFabric.cloud Program Guide

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Contents

| | |
|--|-----------|
| Welcome | 3 |
| PROGRAM GUIDE | 5 |
| Join the Platform | 5 |
| Who can apply | 5 |
| Have a Look Around | 5 |
| Sign Up | 5 |
| Create Apps | 6 |
| Get Support | 6 |
| Security | 6 |
| Publish Your App | 7 |
| Validate Your App | 7 |
| Private Apps | 7 |
| Sell Your App | 7 |
| Price Your App | 7 |
| Commercial Terms | 8 |
| Developer Registration | 8 |
| Access Due Diligence | 8 |
| Fintech Companies Terms - Revenue Sharing Model | 8 |
| Financial Institutions Terms - Innovation Platform | 9 |
| Datasets Pricing | 10 |
| APPENDIX | 13 |
| Glossary | 13 |
| Access Token | 13 |

| | |
|-------------------------------------|-----------|
| API | 13 |
| API Call | 13 |
| API Channel | 14 |
| App (Client Application) | 14 |
| Authentication | 14 |
| Authorization | 14 |
| Category | 14 |
| Core System | 14 |
| Dataset | 15 |
| Developer | 15 |
| Endpoint | 15 |
| FusionCreator Application | 15 |
| Reply URL | 15 |
| Resource | 15 |
| Solution | 16 |
| SPI | 16 |
| Secret Value | 16 |
| User | 16 |
| Tag | 16 |
| Tenant | 16 |
| Documentation History | 18 |
| 3.x.x | 18 |
| 2.x.x | 18 |
| 1.x.x | 18 |

Welcome

This guide gives you an overview of the developer journey and all the commercial details of the FusionFabric.cloud program.

PROGRAM GUIDE

Join the Platform

Who can apply

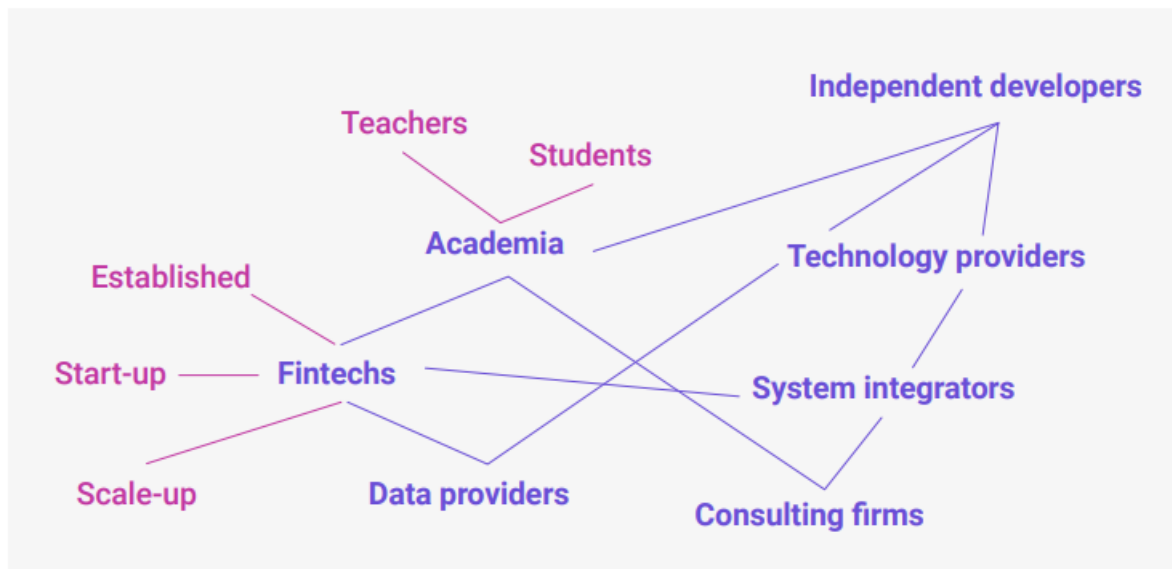


Figure 1: Who can apply to join the Platform

Have a Look Around

Feel free to look around on FusionCreator and ask questions before you sign up. Use the [Contact Us](#) form to reach us for further information.

Sign Up

Registering as a [developer](#) is free, unless you represent or work for a financial institution. After your registration is accepted, you will have access to the development and production services and you can publish your [app](#) on the FusionStore.

To sign up

1. Click **Register** from the FusionCreator navigation bar to go to the [registration form](#).
2. The FusionFabric.cloud team may then contact you to request more details about your own business or proposed [app](#)).
3. Upon successful registration, you will receive the authentication details by email.

Create Apps

You develop [apps](#) using your preferred development tools. For this you need first to register an [application](#) on FusionCreator.

Learn more about this process from [FusionCreator Application](#) on Platform Deep Dive.

You promote your [application](#) through various stages from **Development** to **Test(UAT)** to **Production**.

To read more about the application promotion stages, see [Application Lifecycle and Multitenancy](#) on Platform Deep Dive.

Get Support

In case you need support when developing your [app](#), we may contact you by email, phone or set up a [Slack](#) channel. This will be done on a case-by-case basis.

Security

There are two components to security:

- [Apps](#), in development, testing or production [tenants](#).
- The FusionFabric.cloud platform itself.

In development, [apps](#) are self-contained, but access a common Sandbox [tenant](#). In testing and production, apps are hosted by your company, which is responsible for the security of the app.

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

Below are examples of the activities included in certain tiers:

- Security questionnaire
- Automated static [app](#) security testing and software composition analysis
- Secure design reviews and manual code reviews
- Penetration testing

Read more about these activities in [App Validation Process](#).

Publish Your App

Validate Your App

Finastra validates all [apps](#) before deployment to a customer.

To pass the validation there is a process which includes the following:

- Legal and compliance review
- Product review:
 - Demo session to validate the technical integration (by producer)
- Go to Market
- Security assessment (by independent third party)

[Apps](#) may fail the review process because of poor performance, inadequate security or other technical or user experience reasons.

For more information, check out [App Validation Process](#).

Private Apps

There is no obligation to publish your [app](#) to FusionStore. Banks and financial institutions can also build private apps that are for their internal use only.

Sell Your App

FusionStore is the marketplace to monetize apps that are integrated using capabilities we expose on FusionFabric.cloud such as [APIs](#), [SPIs](#) and [datasets](#).

FusionStore helps you advertise your app to a global audience.

You are encouraged to market, promote and sell your [app](#) to Finastra global customer base of over 9,000 financial institutions.

Price Your App

The pricing of the [app](#) between you and your customers is up to your mutual agreement with your customers. You will be billing and payments agent between you and your customers. You can sell your app to your customers and invoice your customer and collect revenues.

You shall report to Finastra any revenues related to any distribution of the App Offering by providing each end customer deal billing details through an online form using the link: [Billing Form Data Collection](#)

Commercial Terms

Developer Registration

Developer registration is free for both fintech companies and financial institutions that onboard FusionFabric.cloud.

Access Due Diligence

In order to provide the highest possible standards, Finastra will perform due diligence on your registration before granting you with access. This check may vary depending on responses.

Fintech Companies Terms - Revenue Sharing Model

Finastra will invoice you directly for Finastra's revenue share as per your customer deal details reported to us using online form: [Billing Form Data Collection](#)

App Validation

To ensure the highest quality standards, all [apps](#) published to FusionStore must pass a validation process described in [Platform Deep Dive](#).

There are three onboarding stages on FusionStore: **Coming Soon, In Store** and **In Market**. For each onboarding stage, specific activities must be performed.

Find out more details in the [Onboarding Stages](#) of the Platform Deep Dive guide.

Security Review

For the security review [apps](#) fall into two categories:

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

Finastra requires, at a minimum, an annual standard validation bucket for [apps](#) that fall into level 1, and an annual advanced validation for apps in level 2. You are required to pay the cost of the validation procedure, as set out here.

| Validation bucket | Activities | Total cost |
|-------------------|-----------------------|------------|
| Standard | ▪ Security assessment | \$5,000 |

| Validation bucket | Activities | Total cost |
|-------------------|--|------------|
| Advanced | <ul style="list-style-type: none"> Standard validation Static App Security Testing (SAST) Software Composition Analysis (SCA) | \$14,000 |
| Premium | <ul style="list-style-type: none"> Advanced Validation APIs and datasets misuse manual code review Penetration testing. | \$20,000 |

Release Validation

Each time you submit a new release of your **app** in FusionStore, a release validation process takes places, incurring costs as follows:

| | Activities | Applicable Validation Buckets | Total Cost |
|----------------------|--|-------------------------------|------------|
| Low-Impact Change | <ul style="list-style-type: none"> Finastra files release notes | | Free |
| Medium-Impact Change | <ul style="list-style-type: none"> Low-impact change activities Secure design review | Advanced, Premium | \$2,000 |
| High-Impact Change | <ul style="list-style-type: none"> Medium-impact change activities Lightweight Static App Security Testing (SAST) Software Composition Analysis (SCA) | Advanced, Premium | \$5,000 |

Financial Institutions Terms - Innovation Platform

Financial institutions may use FusionFabric.cloud to internally develop **apps** and use them with their own **tenants**, thus using FusionFabric.cloud as their own innovation platform.

These may not be published to FusionStore, and Finastra may not apply the validation process and fees to them.

The pricing model in this case is based on a monthly usage fee plus **API** call charges, where applicable, if the financial institution uses the **apps** in production **tenant**.

| Innovation platform pricing for financial institutions (FI) | Sandbox only | Band 1 | Band 2 | Band 3 | Band 4 | Band 5 |
|---|--------------|-----------|-----------|-----------|-----------|-----------|
| Max number of FI developed apps in production tenants | 0 | 1 | 2 - 5 | 6 - 10 | 10 - 15 | 16 - 30 |
| Number of applications in Sandbox | Unlimited | Unlimited | Unlimited | Unlimited | Unlimited | Unlimited |
| Number of applications in FI non-production tenants | 0 | Unlimited | Unlimited | Unlimited | Unlimited | Unlimited |
| Number of registered developers | Unlimited | Unlimited | Unlimited | Unlimited | Unlimited | Unlimited |
| Number of API calls per month | Unlimited | <80K | <250K | <500K | <1M | >1M |

| Innovation platform pricing for financial institutions (FI) | Sandbox only | Band 1 | Band 2 | Band 3 | Band 4 | Band 5 |
|---|--------------|----------|----------|-------------|-------------|-------------|
| Platform usage fee per month | 0 | \$500 | \$1,500 | \$5,000 | \$12,000 | \$25,000 |
| Monthly API call allowance included in the platform usage fee | Unlimited | 5,000 | 80,000 | 250,000 | 500,000 | 1,000,000 |
| Extra API calls for non-sandbox apps (fee applicable per extra call over monthly allowance) | N.A. | \$0.03 | \$0.015 | \$0.007 | \$0.0035 | Negotiated |
| Cloud Connector | N.A. | Included | Included | Included | Included | Included |
| On-Prem Gateway | N.A. | NO | Included | Included | Included | Included |
| Custom APIs | N.A. | NO | NO | \$5,000/API | \$5,000/API | \$5,000/API |

Note that access to the Sandbox **tenant** is free and unlimited for any number of **applications**. However, the API consumption is limited to a fair usage policy.

Datasets Pricing

If your **app** subscribes to **datasets**, in addition to the revenue share model detailed in the previous section, additional fees apply based on the datasets volumes.

These fees apply to the financial institution that shares the datasets to your **app**, and are bucketed to size and update frequency.

Below you can find the **datasets** pricing, billed annually.

| Total Data Size (MB) | If Daily Updates (365) | If Weekly Updates (52) | If Monthly Updates (12) | If Quarterly Updates(4) |
|----------------------|------------------------|------------------------|-------------------------|-------------------------|
| 0 - 70 Gb | \$7,133 | \$1,017 | \$235 | \$79 |
| 70.1 - 150 Gb | \$8,534 | \$1,216 | \$281 | \$94 |
| 150.1 - 300 Gb | \$11,162 | \$1,591 | \$367 | \$123 |
| 300.1 - 500 Gb | \$14,666 | \$2,090 | \$483 | \$161 |
| 500.1 Gb - 1 Tb | \$23,842 | \$3,397 | \$784 | \$262 |
| 1.1 Tb - 1.5 Tb | \$32,668 | \$4,655 | \$1,075 | \$358 |
| 1.51 Tb - 2 Tb | \$41,486 | \$5,911 | \$1,364 | \$455 |
| 2.1 Tb - 2.5 Tb | \$50,305 | \$7,167 | \$1,654 | \$552 |
| 2.51 Tb - 5 Tb | \$100,251 | \$14,283 | \$3,296 | \$1,099 |
| 5 + Tb | \$135,532 | \$19,309 | \$4,456 | \$1,486 |

Datasets pricing includes a data ingestion tool for use by the financial institution. The data ingestion setup process is completed one time as part of uploading the sample dataset. Once the setup process is complete, the financial institution will execute data ingestion from their system to FusionFabric.cloud at their desired frequency (quarterly, monthly, weekly, daily).

The data ingestion solution is an ETL (Extract-Transform-Load) software that:

- Extracts the data from the core system.
- Transforms the data into the target data format (JSON, FusionFabric.cloud [dataset](#)).
- Loads the data into the FusionFabric.cloud data lake.

The solution is documented and it can be installed and configured by the financial institution staff.

In the case that Finastra support is requested for the implementation of the data ingestion solution, on behalf of the financial institution, the cost is \$15,000 per product-dataset, within an average of 15 man-days workload. The exact cost is calculated by Finastra based on the financial institution geographical location and it is communicated upon contract signing.

APPENDIX

Glossary

Access Token

The definition of this term is taken from [RFC 6749](#) as *credentials to access protected resources in the form of a string representing an authorization issued to the client.*

On FusionFabric.cloud the access tokens are issued by the [Authorization Server](#) in the [JSON Web Token](#) format.

The tokens expire after a duration that ranges from one hour to five minutes, depending on the type of the [tenant](#) - development, UAT, or production.

For more information, see:

- [B2B Authorization](#)
- [B2C/B2E Authorization](#)

API

To the largest extent, an Application Program Interface (API) is a set of definitions and communication protocols that facilitates the communication between different components of a system.

On FusionFabric.cloud, the term refers to open APIs that use HTTP as the communication protocol and comply to the [REST architectural constraints](#). FusionFabric.cloud APIs adhere to the OpenAPI Specification, [versions 2.0 and 3.0.x](#).

FusionFabric.cloud APIs are implemented as collections of [REST endpoints](#), available through HTTP calls, that map to data [resources](#) maintained by banks or other financial institutions, and also by Finastra.

For a selection of APIs, a messaging service is enabled that allows you to subscribe to push-notifications when you register them to an [application](#).

During the development, you have access to APIs hosted on Sandbox, a development [tenant](#) maintained by Finastra, where the APIs are backed by live [core systems](#) to give you the interaction with real environments.

For more information, see [API Models](#).

API Call

The authorized request of a [resource](#) that is exposed by an [API](#).

API Channel

In API Catalog, the [APIs](#) and [SPIs](#) are organized in channels that correspond to the type of transaction an API is addressing to. The supported channels are B2B, B2C, B2E, Service and Platform.

For more information see [API Channel](#).

App (Client Application)

The software application that you develop, manage and own by yourself. It has the same meaning as the term **client**, defined in [RFC 6749](#) as *an application making protected resource requests on behalf of the resource owner and with its authorization*. The resources are available through a FusionCreator [application](#).

Authentication

The verification of a [user](#) identity.

On FusionFabric.cloud, the user authentication is performed by the Authorization Server through an [OIDC identity layer](#).

Authorization

The term is defined in [RFC 6749](#) as *limited access to an HTTP service, either on behalf of a resource owner by orchestrating an approval interaction between the resource owner and the HTTP service, or by allowing the third-party application to obtain access on its own behalf*.

On FusionFabric.cloud the authorization process is orchestrated by the FusionCreator **Authorization Server** through one of the following OAuth2 flows: [Client Credentials Grant](#) flow and [Authorization Code Grant](#) flow.

Category

In the FusionCreator catalogs, the [APIs](#), [SPIs](#), and [Datasets](#) are organized in categories according to the five largest segments of the financial industry and map to [Finastra solutions](#). Next level - sub-categories, lead to specific functional capabilities.

For more information, see [API Catalog](#).

Core System

A Finastra product, deployed on the premises of a financial institution, or maintained by Finastra in the cloud, that stores the [resources](#) exposed through the [APIs](#).

In extenso, any system owned by a financial institution, that is ready to expose its functionality through open APIs.

For more information, see [FusionCreator Offer](#).

Dataset

Using a dataset in your [application](#) allows you to access the large data a Financial Institution shares through [Azure Data Share](#).

For more information, see [Datasets](#).

Developer

The developer of a client application that consumes [APIs](#) from FusionFabric.cloud. Developers are FusionCreator users.

For more information, see [User Entitlements](#).

Endpoint

The indication about how you access a [resource](#). As all the interactions with an [API](#) are performed through HTTP, the endpoints are [URLs](#) that you use to issue HTTP requests for that specific resource.

For more information, see [Make a Call with Postman](#).

FusionCreator Application

The custom collection of [APIs](#), [SPIs](#) and/or [Datasets](#) that you register through the [Application Wizard](#) on FusionCreator.

An application is uniquely identified by an ID and it follows a lifecycle that is related to the platform [multitenancy](#). Find out more about this from [Application Lifecycle and Multitenancy](#).

For each of the applications that you register, you generate client [secrets](#) that allow you to make authorized [calls](#) to the [APIs](#).

Do not confuse it with [app \(client application\)](#).

Reply URL

A reply URL, as defined in [RFC 6479](#) is the endpoint that your [client application](#) is redirected to, after it was successfully authorized by the FusionCreator Authorization Server.

For more information, see [Authorization Code Grant Flow](#).

Resource

The information asset that is transferred over HTTP during as response to an [API call](#). On FusionFabric.cloud the resources are maintained by banks, other financial institutions, or Finastra. They are made available, after [authentication](#), at dedicated [endpoints](#).

For more information, see [Make a Call with Postman](#).

Solution

FusionFabric.cloud [APIs](#) are logically organized in business solutions that enable you to consume related services, such as trade booking, position keeping, middle office risk, regulations and post-trade processing, in Treasury and Capital Markets, or retrieving the status of payment requests and decide whether to pay or reject them, in Payments.

For more information, see [Solution Catalog](#).

SPI

A Service Provider Interface (SPI) is an API that is published on FusionFabric.cloud with the purpose of being implemented by you. In this way, you extend the functionality provided by a [core system](#) in an openly manner, as the interface - the contract, is publicly available on FusionCreator.

For more information, see [SPI Implementation Workflow](#).

Secret Value

A variable length character string, uniquely issued by FusionCreator for your [application](#) that allows you to authenticate your [client application](#) with the Authorization Server, during the [authorization](#) process.

For more information, see [Secret Key](#).

User

The end-user of a [client application](#) that is consuming FusionFabric.cloud [APIs](#). In the authorization context, the user has the role of the resource owner, if it is a person, as defined in [RFC 6749](#).

Tag

In the FusionCreator catalogs, the [APIs](#), [SPIs](#), and [Datasets](#) are labeled with tags relevant from the business perspective. The tags may point to (the list is not exhaustive):

- Finastra [core systems](#), such as Fusion Digital or Fusion Cash Management.
- Geographic indications, such as North America, or Excluding North America.
- Business processes, such as Account, Customer, Exchange Rates, or Trade Capture.

For more information, see [API Catalog](#).

Tenant

An isolation layer that allows for data separation between legal entities, such as banks or other financial institution. While the tenants are implemented at the FusionFabric.cloud platform level, the data resides in the institution's [core systems](#). This data represents the [resources](#) that are exposed through the [endpoints](#) of the [APIs](#).

There are three types of tenants, corresponding to the stage in the [application](#) lifecycle: Development, Test (UAT), and Production.

A special case is Finastra **Sandbox** - the default development tenant that you get access to work with [APIs](#).

For more information, see [Application Lifecycle and Multitenancy](#).

Documentation History

3.x.x

| Version | Published | Updates |
|---------|------------------|--|
| 3.4.12 | 13 November 2023 | Removed Financial Institutions Terms - On Premises Core Systems |
| 3.2.1 | 24 August 2022 | Added a new recorded session - Application Security Assessment . |
| 3.0.0 | 15 December 2021 | Added RECORDED SESSIONS |

2.x.x

| Version | Published | Updates |
|---------|-----------------|--|
| 2.4.3 | 3 March 2021 | Updated Commercial Terms with the commercial incentives you are granted throughout your journey with FusionFabric.cloud. |
| 2.4.0 | 9 December 2020 | Updated Commercial Terms with the revenue sharing and innovation platform models. Included Dataset Pricing . |

1.x.x

| Version | Published | Updates |
|---------|------------------|--------------------------|
| 1.0.0 | 21 December 2018 | Initial version release. |

The future of digital finance can start here.
Consider our planet before printing.

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.

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Corporate Headquarters

4 Kingdom Street
Paddington
London W2 6BD
United Kingdom
T: +44 20 3320 5000