

Software brief

Misys BlackBox technology
concept and the Digital
Development Kit

Retail banking customers are demanding more; they want a seamless, engaging experience from every touch point. Banks are under pressure to deliver a fast changing, optimised service that delivers flexibility and customisation without impacting on future upgradability.

Do you build or buy?

“Outside-in – digital banking solution for the connected customers.”

Banks are facing a dilemma: should they design and build their own custom digital banking channels solutions, or buy a pre-made package from a vendor?

Out-of-the box and customisable

Whilst building provides exactly what you need, it takes time to develop, is costly, creates numerous regulatory headaches and there is no upgrade path.

Buying a flexible ready-to-go solution with a product core ensures upgradeability. With the ability to deliver customisations in-house or with third parties and full vendor support, this is the best long-term option.

Optimised flexibility

Misys has created an efficient, flexible and customisable approach to meet your digital banking requirements. Our BlackBox concept and Digital Development Kit (DDK) bring a technology driven, componentised approach, delivering a simple solution that's upgradable and customisable.

Plus, with integration to Misys core banking solutions, you can get up and running quickly.

Meeting your growing needs

Your customers demand exceptional user experience across all interactions. They expect to see brand consistency and innovative digital banking services that are easy to use and that will enhance their lives.

Our BlackBox concept and DDK enable you to expand your service offerings quickly, whilst maintaining your customisations.

This allows you to provide a level of differentiation that will mark you out in the marketplace.

Constant innovation

The BlackBox technology concept provides a robust solution that delivers a consistent product core with robust support and an upgrade path.

With a quick time to market and low implementation and operational costs, it can be integrated with most core banking systems.

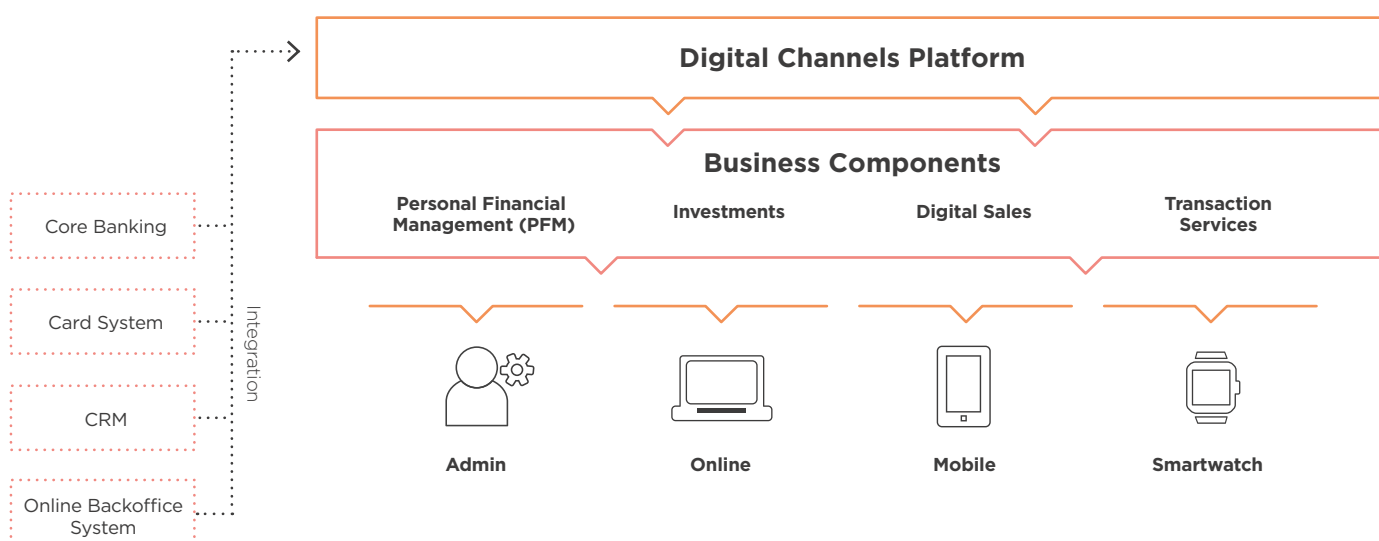
Its flexible infrastructure provides high-level customisation options by providing access to the Digital Development Kit enabling you to rapidly add new features and develop propositions.

Based on open source frameworks, you can either customise your service through predefined Digital Channel Platform business components, or by coding your own bespoke modules.

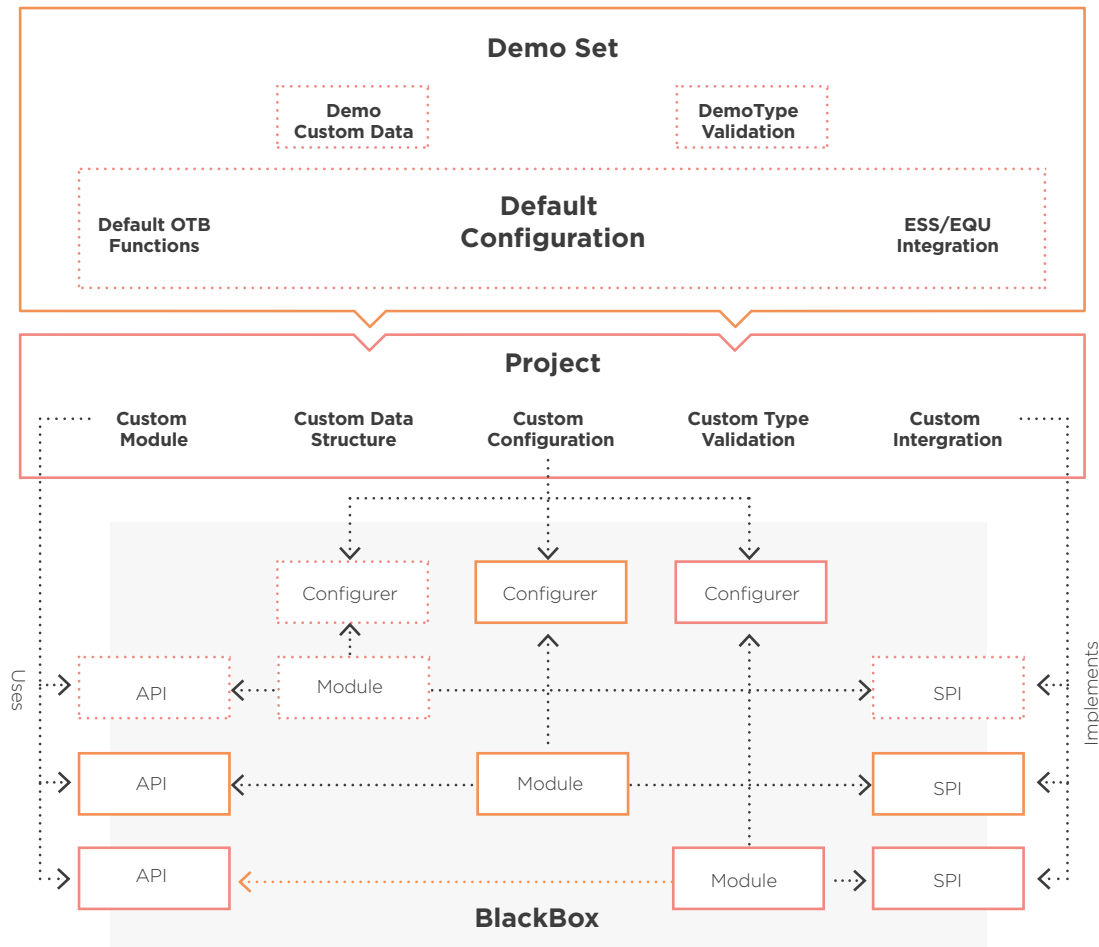
Key Benefits

- Pre-integrated with Misys core banking systems
- Compatible with most core banking systems
- Locked down core logic and services ensures upgradeability
- Upgrading the BlackBox won't affect customisations
- Open Java standards avoid vendor lock
- Rapid time to market
- Full support and training

Misys FusionBanking Essence Digital - BlackBox concept and DDK



Misys Digital Channels BlackBox concept



Open systems with future proof architecture

The Misys BlackBox concept bridges the gap between customisation and upgradeability; the core 'black boxed' modules remain untouched during upgrades, ensuring compatibility.

Each BlackBox module defines its extension points (APIs, SPIs, Configurers), which allow implementation projects to extend core data or build custom configured features in a controlled environment.

- Core logic and services have been black boxed
- Highly customisable through extension points
- Upgradeability and compatibility ensured
- Default configuration delivers example features

Say farewell to vendor-lock

Avoiding a vendor-lock situation is essential when implementing a product solution.

DDK enables this by permitting your bank or your trusted partners to carry out implementation projects on the Digital Channels Platform.

- SDK documentation for black boxed modules and extension points
- Development environment and technology framework
- Technical hands-on training for developers
- Open Java standards
- Extensible APIs/SPIs
- 3rd party iframe integration

The BlackBox concept and DDK can be used with most core banking systems to deliver a flexible, integrated omni-channel banking strategy with customisations, without impacting future upgradability.

“Innovative technology and tools to help you create and sustain the ultimate customer experience.”

Customisation and upgradeability

With full support and a clear upgrade path, the BlackBox concept provides the rapid service deployment your bank needs while negating the need for costly external services.

Its upgradeability future proofs your platform, allowing rapid changes to your business offerings without disruption.

Misys Labs' ongoing work ensures the inclusion of new 'on trend' features as part of future BlackBox upgrades.

This provides you with the reassurance that you are getting an innovative solution with long-term viability.

- Compatible with most core banking systems
- Upgradability and compatibility ensured
- Rapid set up reduces time-to-market
- Full customisation through DDK

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 www.misys.com and follow [@MisysFS](https://twitter.com/MisysFS) on Twitter. For the latest news, interviews, videos and features from the financial technology industry visit www.fusionwire.net.

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