



BANKING AS A SERVICE (BaaS) FOR FINTECHS

Leverage our banking partners to expand your capabilities and deliver financial services to your customers at their exact moment of need, from a unique and trusted vantage point

What's your vision?

Are you looking to unlock new customer growth through innovation? Deepen customer relationships through enhanced experiences? Expand and diversify revenue streams? Perhaps all of the above?

Fintechs like you have become central to users, with consumers and small businesses now showing they trust known brands to deliver their financial services. This has paved the way for the growth of embedded finance and has opened the door for you to offer financial services directly to your customers.

Embedded finance is about creating seamless financial experiences at a customer's point of need. It enables you to create a comprehensive customer experience tailored for your users, enhancing the overall value of your product.

FIS is powering an enablement platform to deliver these embedded experiences, starting with BaaS and expanding the FIS Platform with additional value added services from there. With Banking as a Service (BaaS), you can bring customized financial services to market with ease and minimize regulatory complexity.



BANKING AS A SERVICE

- Account Opening
- Balance Inquiry
- Debit or Prepaid Card Issuing
- Remote Deposit Capture
- KYC, KYB, AML
- ACH, Wire, Real-Time-Payments
- Bill Pay

How it works

Three parties, all with distinct roles, partner to enable our BaaS ecosystem to work.



Fintech, Brand

The (non-bank) business that wants to use or offer financial services that complement their products



- Owns the end user relationship and buys needed experiences from Bank via FIS Platform to support customer journeys
- Embeds these experiences via API within their existing UI/UX



FIS, Enabler

The company that provides the medium for financial capabilities to go from the bank to the fintech



- FIS is the technology partner to both Banks and Fintechs and facilitates the relationship with both parties
- FIS offers a full suite of products enabled through bundled experience APIs on the FIS Platform



Financial Institution, License Holder

Bank or Credit Union that partners with the fintech to offer financial products



- Own the bank charter and MTLs, alongside supporting all parties with their expertise on regulation/compliance
- Own the financial products that are exposed through FIS Platform via APIs



What's in it for you?

The key benefits to you of offering BaaS are as follows:

- **Comprehensive customer experience** > Offer a full integrated simplified business ecosystem to customers
- **Activate new revenue streams** > Substantially increase margin on established customer relationships
- **Increase customer satisfaction and stickiness** > Improve brand loyalty and the overall lifetime value of a customer
- **Gain customer insights** > Higher visibility of customer data and understanding of how to serve them better

Experiences available today

BaaS embeds bank products and services through user experience APIs to fintechs. Explore BaaS capabilities:

EXPERIENCE APIs				
Banking	Cards	Security Tools	Money Movement	Service Accounts
Account opening	Issue debit/credit cards	KYC & KYB	ACH transfers	Current balance & history
FBO & On-Core accounts	Virtual, physical & tokenized	Transaction fraud detection	Wire transfers	Transfers & payments
Ledger & virtual accounts	Debit card payments	Multi-factor authentication	Bill pay	Bank statements & transaction history
KYC & KYB		Developer Dashboard	Book transfers	Account & card controls
		API key management	Debit card payments	Disputes & chargebacks
		Direct access to all data		Virtual Back Office
		Disputes & chargebacks		



Resources to support you

We have several tools and resources available to assist in your development experience and shorten your overall time to market.

Need a speed-to-market strategy? Don't have the capacity or development strength to build out a UI to bring the API experience to your end users? Add our optional Fintech UI experience to your offering. The Fintech UI is an easy-to-use front end that supports BaaS by easily incorporating pre-built code into your own UX wrapper to allow your customers to perform routine functions such as opening accounts and funds movement. In addition, we offer valuable resources such as the FIS Sandbox, knowledge base and more.



Let's connect

To learn more about what BaaS can do for your business and activate this experience, email us at Getinfo@fisglobal.com

About FIS

FIS is a leading provider of technology solutions for financial institutions and businesses of all sizes and across any industry globally. We enable the movement of commerce by unlocking the financial technology that powers the world's economy. Our employees are dedicated to advancing the way the world pays, banks and invests through our trusted innovation, system performance and flexible architecture. We help our clients use technology in innovative ways to solve business-critical challenges and deliver superior experiences for their customers. Headquartered in Jacksonville, Florida, FIS is a member of the Fortune 500® and the Standard & Poor's 500® Index.

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