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The journey to bank modernization

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the big Idea

**Independent
Banker**

Unlocking trust, transparency and technology

When Hashim Toussaint, GM, Head of Retail Digital and Open Banking at FIS®, reflects on the evolution of digital banking, he doesn't start with technology. He starts with people.

"We're not just modernizing technology," Hashim says. "We're modernizing the way banks build relationships with their clients, their communities and their teams."

This commitment to relationship-building is at the heart of FIS's approach to digital transformation. Hashim and his team have learned that successful modernization depends on understanding the diverse communication and learning styles of the bankers, tellers, admins and executives they serve.

"We're learning every day from multi-generational teams," Hashim explains. "Some prefer face-to-face conversations, others want digital self-service, and many value a blend of both. Our job is to meet them where they are, listen actively, and adapt our support and communications to fit their needs."

The power of listening and adapting

FIS has invested in new content types and communication channels. The Customer Success Teams are growing to support tailored onboarding experiences for new clients. FIS® Digital One™ has expanded their training team to accommodate free, instructor-led training for Flex Customers, and hosts regular office hours with experts for ongoing education. Roadmaps are now

consistently updated and posted in the client portal to improve transparency. The goal is to provide every client, regardless of role or experience, with the tools and information they need to feel supported throughout their modernization journey.

"It's not just about delivering technology," Hashim adds. "It's about delivering confidence and clarity, so every stakeholder can embrace change with certainty."

Regular steering committee meetings, advisory boards and surveys help correlate client feedback into action. The launch of the Digital One technical blog and improvements to the client portal focuses on navigation and findability. Information is becoming more accessible, reducing support tickets and enhancing customer satisfaction.

"We are unlocking support content so clients get easier access to the resources they need, when they need them," says Hashim. "That's how you build lasting relationships."

Establishing trust: actions speak louder than words

Trust is earned through consistent delivery and transparent communication. FIS has made significant progress in reducing defects while increasing velocity. Outreach to at-risk clients and documentation of feedback has become standard practice.

"We have internal committees that include teams across sales, marketing, support, engineering and the client experience – solely focused on resolving issues and preventing

new ones," Hashim reports. "We are validating resolution with our clients before closing. Then, we work with our Data Science and Analytics teams to integrate feedback loops. Each improvement is a steppingstone to building more confidence in our portfolio."

Surprising updates: innovation in digital and open banking

The pace of innovation in digital and open banking has surprised even industry veterans. Recent updates include the expansion of the Open Access platform, enabling banks to securely share data with aggregators and fintechs using FDX-compliant APIs, embedded consent and real-time visibility.

"We're reaffirming our commitment to open banking by expanding our platform to enable different economic models," Hashim says. "Our platforms are built to support the entire ecosystem – banks, fintechs and the

consumers they serve."

FIS has also simplified the developer experience with FIS® Code Connect™, accelerating API usage and streamlining integrations across the financial services landscape.

"We're making it easier for banks to innovate, connect and grow," Hashim explains. "That's what modernization is all about."

Recent acquisitions: Amount and Dragonfly Financial Technologies

The modernization journey has been further accelerated by strategic acquisitions. The addition of Amount has strengthened FIS's capabilities in digital account opening, while the acquisition of Dragonfly Financial Technologies has brought open banking concepts into the complex realm of corporate treasury operations.



the big idea

“These acquisitions are gamechangers for how banks modernize” Hashim remarks. “They allow us to deliver tailored solutions for each financial institution we serve.”

Communications as the cornerstone

Throughout this journey, communications have remained the cornerstone of FIS’s strategy. The company recognizes that modernization is not a one-size-fits-all process. Each bank, each team and each individual brings unique perspectives and needs. By fostering open dialogue, providing clear guidance and adapting to different learning styles, FIS has built a culture of trust and responsiveness.

Hashim believes that the most successful transformations happen when banks feel supported, informed, and empowered. “Transformation can be daunting,” he admits. “Our role is to guide banks through every step, making sure they feel supported and informed.”

Introducing the bank modernization framework

All these efforts—listening, adapting, innovating and building trust—culminate in the FIS® Bank Modernization Framework.

The framework is more than a methodology; it’s a holistic approach designed to guide banks through transformation, foster trust and empower every member of the banking community. The framework is designed to be customized for individual community banks across the nation.

“Modernization isn’t one-size-fits-all,” Hashim asserts. “We work with each bank to understand their unique needs before architecting their modernization journey. Our framework is flexible, scalable and built for the future. We’re here to help banks modernize at their own pace, with confidence.”

A guiding partner for modernization

For ICBA bankers, the message is clear: modernization is not just about technology, it’s about partnership, trust and growth.

“We’re not just a vendor,” Hashim concludes. “We’re a partner on your modernization journey. Our commitment is to guide, support and empower you every step of the way.”

As the banking landscape continues to evolve, digital and open banking will remain the cornerstone of transformation. With a proven framework, a focus on communications and support, and a track record of building trust, FIS is helping banks unlock new value and shape the future of financial services.



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, proven 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.