# PROFILE CORE BANKING OVERVIEW

Fast and flexible:

Profile sets the pace for core processing systems

FIS Profile® is a modern, real-time, multi-currency, deposit and loan core banking system. This integrated solution contains a multitude of configurable features designed to meet the unique business and product needs of retail and commercial financial organizations worldwide.

Developed for agile and global delivery, Profile supports an installed base of hundreds of institutions, with hundreds of millions of accounts, for clients currently located in 30+ countries across 4 continents. The Profile client base ranges from digital-only start-ups, to private and wealth banks, to top-tier global banks.

Financial institutions using Profile as their core banking system experience industry-leading Total Cost of Ownership (TCO) benefits based on lower infrastructure and operating costs, automation, and increased productivity. Profile's proven scalability and high availability make it a premier alternative for organizations committed to implementing a 24/7, always-on solution.
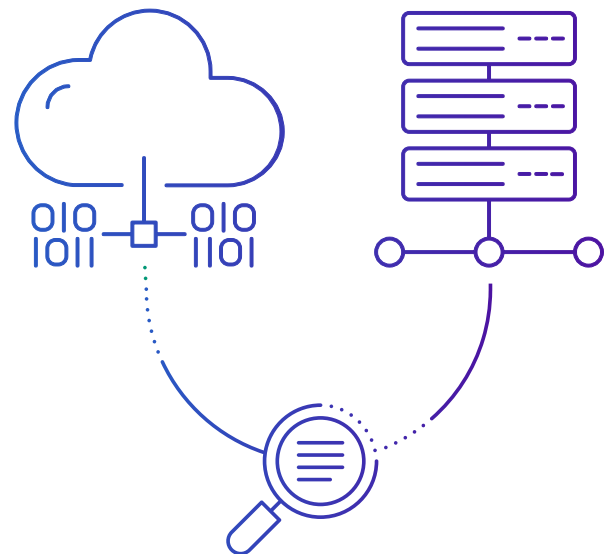
Key benefits

Improved time to market and enhanced competitive innovation

In today's legacy environment, product and service innovation are often hampered by technical limitations. Large, global institutions can spend months implementing code changes to numerous back-end and peripheral systems to support the launch of a single new product or service. In contrast, a highly configurable and integrated system such as Profile can launch new products or services within days. For institutions desiring to be major players in their chosen markets, overcoming technical obstacles to business innovation is paramount for competitive advantage.

Decreased risks and costs to support real-time payment systems

In the present legacy environment, batch and Day Two processing is embedded within many payment processes. In addition to the costs incurred to process these transactions, banks are continually confronted with risks and errors resulting from inconsistent exception processing. Increasing competition is coming from banks that are unencumbered by these legacy system limitations and can readily support real-time payments with automated exceptions processing.

Consistent, real-time CX across multiple delivery channels

Profile provides integration with all delivery channels through a centralized services architecture. This architecture supports access to all Profile functionality through a large catalog of agnostic APIs and multiple industry-standard interfaces, including RESTful services, XML, JDBC and RPCs that expose the Profile service classes; clients can also communicate via SQL. Additionally, Profile's Java API enables institutions to implement Java code for seamless integration with the Profile business application. Profile banking content is also accessible through a library of SOAP-based services from the FIS Xpress SOA which provides an inventory of core agnostic services to ease integration across systems of record and ancillary systems. Profile Web Services provide a RESTful services tier that delivers a more granular invocation of banking capabilities perfect for digital integration and interaction. These services can be invoked natively or via an API Gateway solution such as FIS Code Connect. Profile Web Services offer new and improved ways to design and address business requirements that leverage IT investments and create more agility in your organization.

Business agility and competitive advantage

The built-in Profile Product Factory and its embedded, configurable rules engine helps you dynamically adapt to changing demands for new products and services. The system's highly granular design lets you interactively assemble new products without the need for application development. The assembly process leverages an inventory of financial objects that can be used within any product category. In Profile, features are not locked into a "vertical" product application or predetermined functional area. As new features or regulatory enhancements are developed and deployed, they instantly become available across all product categories. Features can be individually modified through bank-defined overlays, right down to the individual account or customer level.

Platform independence

Profile operates on a wide variety of hardware and operating system platforms, including IBM® AIX P-series, and Intel® Linux. This range of platforms ensures that financial services companies have the highest degree of flexibility and leverage in determining their operating environments. Many organizations also mix and match platforms; for example, using one platform for their production environment, another lower-cost option for real-time reporting images, development, and testing. Profile's identical application source code exists across all supported platforms, maximizing portability and ensuring the same release level is available to all customers and markets. Source code is then optimized based on your own bank's configuration and can be simply recompiled, with no changes, across all platforms.

Growth without business interruption

Profile is a proven, highly scalable, real-time core banking system exemplified by industry leading online and batch performance (benchmarks on multiple platforms including both private and public cloud can be provided). Profile's production installations support millions of accounts worldwide, including one production instance with more than 80 million accounts. The solution's unique architecture offers true 24/7 capability, greatly reducing operational risk and providing an always-on solution for you and your customers. In addition to exploiting hardware and operating system high-availability solutions, Profile implements a logical multi-site architecture that maintains multiple, simultaneous copies of the database in geographically dispersed locations. The system can switch to a remote site almost instantly, recovering at the point of the last database transaction.

Profile IDE

Profile Workbench

Workbench is an Eclipse™-based Integrated Development Environment (IDE)* for the FIS Profile core banking system. Building on the industry's most popular open-source tooling platform, the workbench provides developers with valuable functions and features needed to rapidly build and enhance components for Profile.

For requirements that extend beyond the core capabilities of Profile, the IDE along with the Profile Java API enables you to produce your own complex software enhancements with high quality and within a tight project schedule.

Profile Workbench features include:

• Instant access to code validation

• Improved code quality

• Increased individual and team productivity

• Increased code reuse

• Enhanced understanding of complex software

• Powerful code and database schema traceability tool

• Graphical tools for creating and maintaining database schema

• Code generation tools for SQL, Java, and PSL (Profile's optimized, object-oriented scripts)

• Profile system navigator

• Interactive PSL interpreter

Profile reporting

In addition to an extensive set of standard reports, Profile also offers tools and technology for users to easily create or edit ad hoc reports using a graphical report designer. These reports can be shared and reused as appropriate across the organization.

Profile user interfaces

Multi-lingual browser-based UIs

• **Profile WebCSR** – a user interface for call center and branch personnel to originate and service customers and accounts.

• **Profile WebClient** – provides a responsive, customer- facing user experience in which the bank's customers can open new accounts, check balances, manage account details and transact from phone, tablet or workstation.

• **Profile WebAdmin** – provides back-office personnel with the ability to configure security, products, tables and reports.

• **Profile Teller** – provides transaction posting capabilities for your branch personnel, supporting deposits, withdrawals, transfers, cash, receipts, and balancing.

*Eclipse™, Built on Eclipse™ and Eclipse Ready™ are trademarks of Eclipse Foundation, Inc.

Deployment options

Multiple options available

Available deployment options for Profile include:

• Software as a Service (SaaS)

• Dedicated Hosted

• Licensed Software

Cloud-ready and global

Explore what cloud can do for you

Profile is a cloud ready, cloud enabled and cloud live solution. FIS can host banks on Profile in North America, Europe, and Asia – as we already do today – with private and public cloud deployment options available such as AWS and Azure, where many Profile clients have now transitioned. FIS is here to help you soar in the cloud.
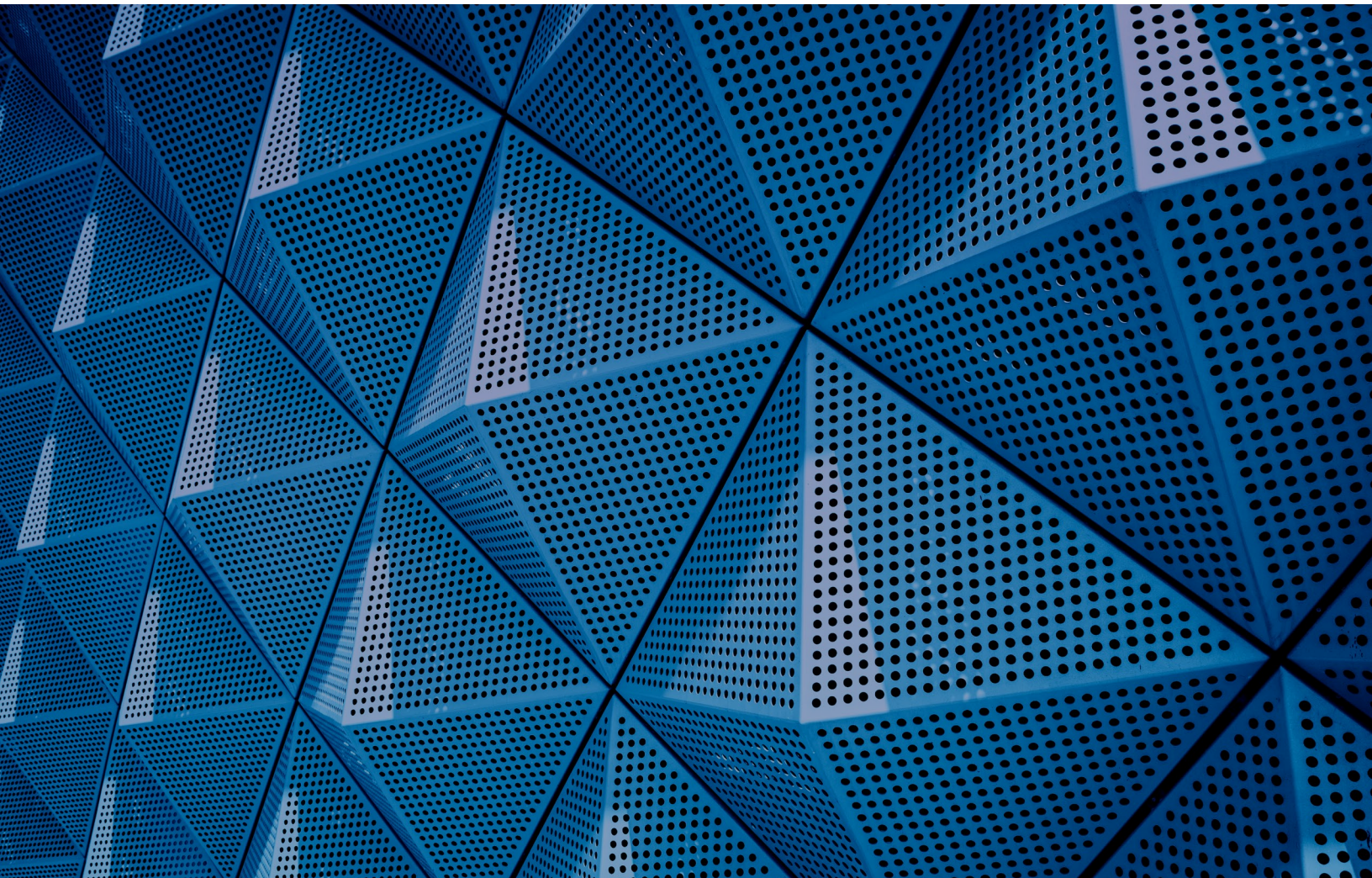
Profile outsourcing

Profile outsourcing is an end-to-end operation with technology solutions that help financial institutions introduce fully integrated, multi-channel banking. Profile outsourcing gives you the freedom to concentrate not on technology, but on the core competencies that drive your business. Profile outsourcing handles all the details necessary to manage banking systems – from implementations to day-to-day operations.

Staffing

Profile outsourcing is supported by a knowledgeable staff using well-documented processes, procedures and controls with support from multiple sites to ensure business continuity so critical in today's banking environment. Collaboration between services teams, including quality assurance, ensures effective and high-quality service for your customers.

Vendor management

Profile outsourcing provides FIS and FIS partner solutions with an end-to-end banking platform. From FIS Decision Solutions for customer and account risk analysis and debit card management to output solutions for customer correspondence, FIS provides a full complement of banking solutions. Profile outsourcing also interacts with partner solutions integrating best-of-breed applications into the overall package including such examples as RSA for multi-factor integration, Deluxe for checkbook orders and Savana's nGage for workflow management.

Virtual back office

The FIS virtual back office provides back-office services for your bank so you can focus on your customers.

FIS Profile Outsourcing Back Office Services can provide the following support for you bank:

Account services

- Customer and account maintenance
- Account closure support
- Legal processing / research

Money movement

- Money movement / monetary transactions
- Exception processing and handling
- Transaction disputes / Reg E

Fullfilment

- Document support / follow up
- Mail / return mail handling
- IRS government reporting (1098, 5498, etc.)
- GDPR / FATCA

General ledger

- Balancing and reconcilement
- Unclaimed property / escheatment processing

Other

- Business continuity support
- Social media support
- Access management

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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