



# CORE BANKING FOR REGIONAL AND COMMUNITY BANKS

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Open, integrated and flexible banking cores that deliver comprehensive capabilities driven by innovation

## Rise to the challenge

Regional and community banks thrive on building relationships in the markets they serve. It's no surprise that larger financial institutions have more resources and can offer a wider range of services than smaller banks. However, advancements in technology are providing regional and community banks a more level playing field to compete. A strong core technology partnership gives them access to innovative capabilities, strengthening their customer relationships and sense of community that have been their foundation for decades.

Even still, banks are faced with challenges; the acceleration of digital solutions, new market entrants and shifting consumer behaviors are changing the rules of the game. Cores need to work harder than ever, interact with customers in real time on any device and deliver a compelling customer experience.

The solution: a core banking platform that's right for you — one that provides absolute performance, with flexible architecture that can meet your changing needs, supported by a strategic partner that deeply understands your business.

## Innovation beyond modernization

FIS® has a proven track record, with years of experience delivering stable, critical core banking services and technology to financial institutions. We know each institution is unique – which is why we've developed banking cores that are purpose-built for your size, regulatory requirements and business needs.

FIS cores deliver a simple, secure and proven experience for your clients. Our modern platforms are flexible and open, with configurable or customizable technology that enables you to launch market-leading financial services with speed and agility.

Our banking cores manage everything from deposits and lending to accounting and reporting, while tapping into business intelligence solutions that help you understand customer behavior and access transformative data-driven insights.



## Core modernization with FIS

Banking platforms cannot stay static while keeping up with customer and market demands. Today's environment demands capabilities that cannot be met by simply adding new features and functions to a legacy platform.

FIS has a long history of anticipating our clients' needs and making the appropriate technology investments to serve them. We continue to make substantial investments in core modernization that provide our clients with best-in-class capabilities – such as:

- Modern, integrated experiences for both customer and banker
- One-and-done straight-through processing
- Industry-leading security and compliance features
- Innovative digital products and capabilities
- Robust open banking APIs and events
- Intuitive navigation
- Customer-centric design
- Rich data with actionable analytics

## Open banking and APIs

It's easy to access the capabilities you need with our API-first architecture. Our banking cores integrate seamlessly with other FIS solutions and third-party applications – giving you access to a comprehensive ecosystem of banking and payments solutions.

The award-winning FIS API platform, Code Connect, provides a central access point for FIS to expose and manage all of our solutions through APIs. Our library of APIs saves developers significant time when creating and integrating new financial solutions, while giving you the flexibility and speed-to-market needed to compete.

## Implementations and conversions

A core transformation is a major challenge, but one that can be overcome with the right strategy, solution and partner. The FIS Implementations and Conversions team is ready to help you embrace transformational change and maximize your performance. As well as helping you deploy new products, our team can partner with you to drive more complex transformational initiatives – such as mergers and acquisitions – using our proven methodology.

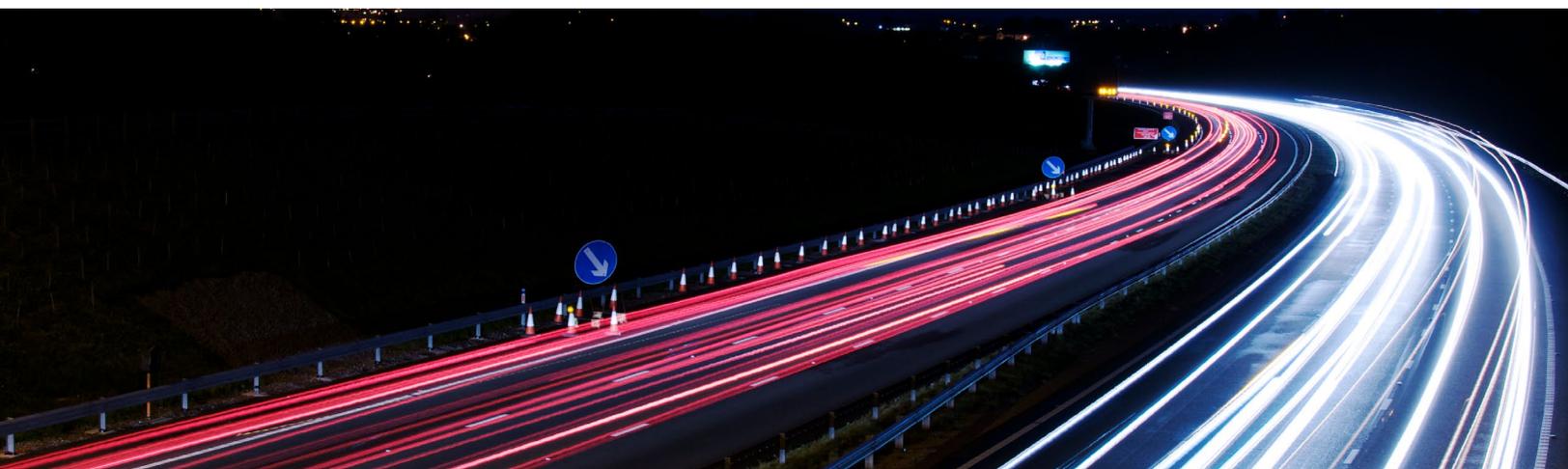
With FIS as a strategic partner, you can expect an integrated, high-quality experience that enables you to focus on meeting your customers' expectations.

## Value-added FIS products and services

With value-added products and services, you can elevate your banking platform's capabilities. Alongside strong foundational support, FIS provides a broad range of complementary products, solutions and services that can increase the value of your core banking platform – including integrated banking modules, imaging solutions, card processing and a comprehensive data ecosystem.

## Consulting and professional services

The value of working with experts in the banking industry can't be understated. Many of our experienced consulting professionals are former bankers – so we understand your business and your challenges. Whether you are transitioning or upgrading your banking core, changing your operating model or exploring new revenue opportunities, our consultants can help you ensure that critical customer-facing and operational technology is implemented to the greatest effect.



## Scalability and flexibility

Your business needs, goals and priorities are going to evolve, and you need technology that can evolve with you. FIS core platforms are flexible and scalable, allowing your firm to adapt and grow, innovate readily and beat your competition to market. Our cores are continually modernized as we invest in future-proofing our solutions and incorporating new technologies.

## Configurability

Your banking core should be flexible enough to easily adapt to your unique requirements. Our parameter-driven banking cores are designed to fit your organization, not vice versa. You can configure every aspect of the way your bank interacts with customers, without the need for special programming or technical support.

## Customer experience

You expect the same level of excellent customer service from your technology partner as your customers expect from you. FIS is committed to setting a new standard of service and support – and our client-centric approach makes a real difference to your experience. A single point of contact helps you maximize the value of your solution, with a Client Success Manager supporting you at the moments that matter. Our self-service tools include online learning solutions like the FIS Academy and Learn More app. In addition, the FIS Client Portal provides a centralized hub to manage your relationship with FIS.

## Client user groups and advisory boards

Carefully understanding clients' issues and concerns is paramount when it comes to building lasting client relationships. FIS sponsors several client user groups and advisory boards that enable banks to share information, provide insight into their strategic challenges, and offer feedback on product design and enhancements.

### Want to learn more?

Because your institution is unique, FIS will help you select the core banking platform that aligns with your business needs and goals. FIS IBS and HORIZON are leading core banking platforms designed for regional and community banks. Contact us today to determine which one is right for you.

## About FIS

FIS is a leading provider of technology solutions for merchants, banks and capital markets firms globally. Our more than 55,000 people are dedicated to advancing the way the world pays, banks and invests by applying our scale, deep expertise and data-driven insights. 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 Fortune 500® company and is a member of Standard & Poor's 500® Index.



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