

Core banking solutions for regional and community banks

UNLOCK YOUR CORE

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 unlocks consistent efficiency, stability and compliance as your business grows, with industry expertise and the ability to seamlessly expand, adapt, and keep compliant your financial record-keeping and back-office operations.

Innovation beyond modernization

Put the concept of the core behind you and think in terms of a full banking ecosystem specifically designed to efficiently and securely manage money while it's at rest and throughout its economic journey. Through open API technologies and partnership with an industry leader, you'll tailor an environment that equips you to develop a deep understanding of your customers while keeping their money secure.

FIS® cores deliver simple, unified and scalable technology to you and 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.

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.



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.

Scalability and flexibility

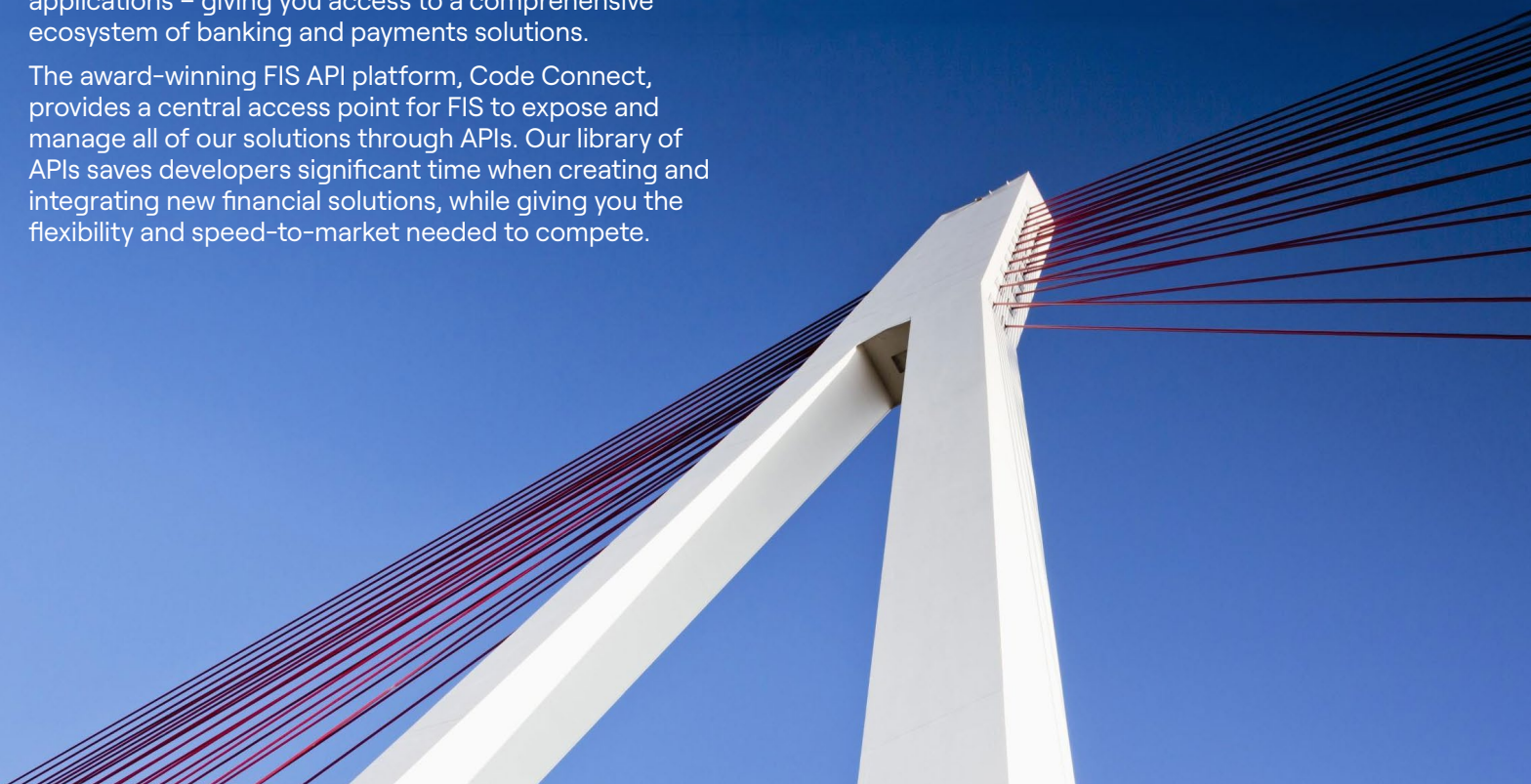
Your business needs, goals and priorities are going to evolve, and you need technology that can evolve with you. FIS core platforms are flexible and scalable, allowing your firm to adapt and grow, innovate readily and beat your competition to market. Our cores are continually modernized as we invest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

Value-added FIS products and services

Enhance and add value to your core banking platform with complementary products and services from FIS, including integrated banking modules, imaging solutions and a data ecosystem. Additionally, our payments ecosystem integrates market-leading solutions to automate card issuing and processing, support real-time payments, prevent fraud, deliver mobile apps for cardholders and help you manage call centers, disputes and marketing and loyalty programs.



Partner for transformation

With FIS, you gain a strategic partner and ally who can help you navigate your journey. Whether transitioning or upgrading your integrated core, changing your operating model, or in need of a trusted, proven advisor to collaborate on finding new revenue opportunities, FIS is there with you every step of the way. From implementation and support, to upgrades and migrations, you can count on us to help run, grow, and protect your bank, and unlock the financial technology to boost you into the future.

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.

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're transitioning or upgrading your banking core, changing your operating model or exploring new revenue opportunities, our consultants can help ensure that critical customer-facing and operational technology is implemented to the greatest effect.

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.

FIS core banking solutions manage money efficiently and securely.

Our **technology** powers the global economy across the money lifecycle.



Unlock seamless integration and human-centric digital experiences while ensuring efficiency, stability, and compliance as your business grows.



Unlock liquidity and flow of funds by synchronizing transactions, payment systems, and financial networks without compromising speed or security.



Unlock a cohesive financial ecosystem and insights for strategic decisions to expand operations while optimizing performance.

About FIS

FIS is a financial technology company providing solutions to financial institutions, businesses and developers. We unlock financial technology that underpins the world's financial system. Our people are dedicated to advancing the way the world pays, banks and invests, by helping our clients confidently run, grow and protect their businesses. Our expertise comes from decades of experience helping financial institutions and businesses adapt to meet the needs of their customers by harnessing the power that comes when reliability meets innovation in financial technology. Headquartered in Jacksonville, Florida, FIS is a member of the Fortune 500® and the Standard & Poor's 500® Index. To learn more, visit [FISglobal.com](https://fisglobal.com). Follow FIS on LinkedIn, Facebook and X (@FISglobal).

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PAYS, BANKS AND INVESTS™**