



Executive brief

# Embrace your core transformation with the right partner

Unlock your full banking potential

**As a financial institution, your banking core is the foundation of your business, specifically designed to efficiently and securely manage money throughout its economic journey. You have a tremendous opportunity to embrace the future of banking and foster growth. Choosing the right partner means gaining more than just a core system; it means accessing a comprehensive suite of solutions, expertise and services that unlock the full potential of banking for you and your customers.**

Transformation demands a comprehensive approach that combines the right people, processes and technology to maximize benefits and minimize potential issues. Done correctly, you can enhance operational efficiency, boost profitability and create holistic, human-centric experiences – all while effectively managing risk.

While most financial executives are confident in their ability to manage changes, the right core provider can unlock consistent efficiency, stability and compliance as your business grows. A knowledgeable partner with industry expertise can facilitate seamless expansion and adaptation, ensuring that your financial record-keeping and back-office operations remain compliant and effective.



## Choose a provider who shares your commitment to success

A seamless transformation requires experts who go the extra mile to fully grasp the unique challenges and aspirations of your institution. This isn't simply about their technical prowess or demonstration abilities. Successful technology selection hinges on forming strong relationships and strategic partnerships. You must align with a provider that is strategically investing in their solutions in the areas that are going to provide the best value to your organization. Here are 10 critical questions to ask potential partners upfront:

- What problems will your solution solve for my business?
- How will your solutions address our customers' experience?
- What is your documented implementation and migration process?
- Do you have success stories with clients like me?
- What are the potential risks, and how can we mitigate them?
- How will this new platform simplify our technology infrastructure?
- What can the latest technologies do for our innovation strategy, and how should we leverage them?
- How can we remove internal roadblocks to innovation with education or operational changes?
- How can our customers' preferences be built into our strategy – both now and in the future?
- How do you proactively manage compliance and cybersecurity?

## The transformation trifecta: People, process and tech

An ideal provider will understand your institution's challenges and goals, and have a successful track record of partnering with firms within the financial services industry. This guides a smooth transformation journey focused on people, process and tech that minimizes disruption and maximizes long-term benefits. The result will be a transformation that unlocks seamless integration and human-centric digital experiences while ensuring efficiency, stability and compliance as your business grows.

## People

### Harnessing unmatched experience in banking

When choosing a partner, there's nothing more crucial than an understanding of industry challenges. A deep-rooted understanding of the banking sector can set them (and you) apart.

When a team is primarily comprised of former bankers, they understand the pain points faced by those within the banking industry. Navigating the complex maze of regulations, the pressures of risk management, the need to grow and the constant evolution of customer demands with an experienced partner can present a distinct advantage.

### Diverse success stories are a must

Ask for case studies, testimonials and references from established financial institutions similar to yours. Speaking directly with existing clients enables you to gauge the provider's expertise, professionalism and experience delivering successful outcomes. A partner with rich experience in collaborating with financial institutions like yours is not just a feature, it is an undeniable strength.

### Communication is always open

To minimize disruptions and ensure project success, your provider should let you know about potential risks and develop mitigation strategies. As well as fostering trust, it lets you make course corrections as needed to minimize disruptions.

## Process

### Start with a strong foundation: The TOM

A target operating model (TOM) is the cornerstone of any successful core platform transformation. The process identifies any necessary changes in business processes and describes which applications will be incorporated and how they will be used. Creating a TOM for your organization should be the provider's first step.

### The art of conversion excellence

Accurate data conversion during core banking transformation is key. This complex task, involving various stakeholders and large data volumes, can cause huge customer impact if mishandled. Therefore, choosing a proven transformation partner is crucial. They don't just ensure successful data migration but also minimal operational disruptions and timely objective achievement, resulting in optimized operations, happy customers and increased profits.

## Tech

### Continuous commitment to innovation

Look for a provider that uses a component-based architecture instead of a siloed approach. Easy-to-configure components allow you to maintain existing IT investments while allocating capital to innovation. Your transition will be seamless, and you will have a broader range of transformation options. The speed of innovation can be an important driver of client success.

### Flexibility is essential

A solution-oriented approach can transcend even the most capable conventional core banking platform, so prioritize comprehensive solutions that address your specific needs. Partners should have not just an array of products, but a strategic plan for clients. Ensure that your potential provider offers solutions with open integrations, flexible architecture and robust data and analytics capabilities. This ensures seamless integration with your existing systems, avoiding vendor lock-in and providing you with long-term control and adaptability.

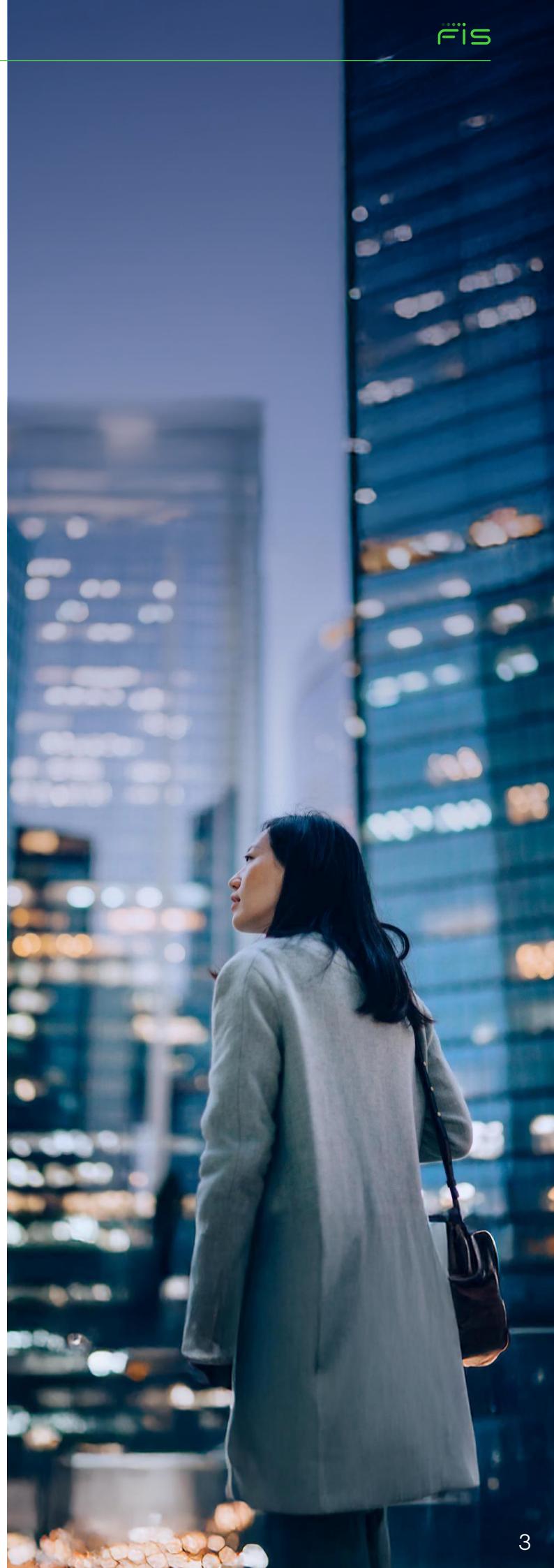
### Compliance and security are non-negotiable

Your provider should take an offensive stance against fraud, cybercrime and compliance risk with a platform that constantly monitors the shifting financial crime and regulatory landscapes. New developments should be immediately built in to keep you compliant and secure, with the ability to easily integrate additional solutions via API or plug-and-play means. Look for a partner with experienced specialists that are also available to assess your systems, educate your teams and collaborate with your auditors and examiners so you don't have to.

### FIS: Your transformation partner of choice

FIS is a leading provider of technology solutions for financial institutions globally. We unlock your core platform transformation by combining deep industry knowledge with cutting-edge, proprietary innovations — so you can embrace transformation with confidence.

UNLOCK TRANSFORMATION



FIS provides the foundation for your bank's transformation journey with the right people, process and technology.

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



### Money at rest

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



### Money in motion

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



### Money at work

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](http://FISglobal.com). Follow FIS on LinkedIn, Facebook and X (@FISglobal).

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