



# IBS: THE INTEGRATED BANKING SOLUTION

---

Comprehensive, integrated, and flexible core banking that meets each client's unique go-to-market requirements



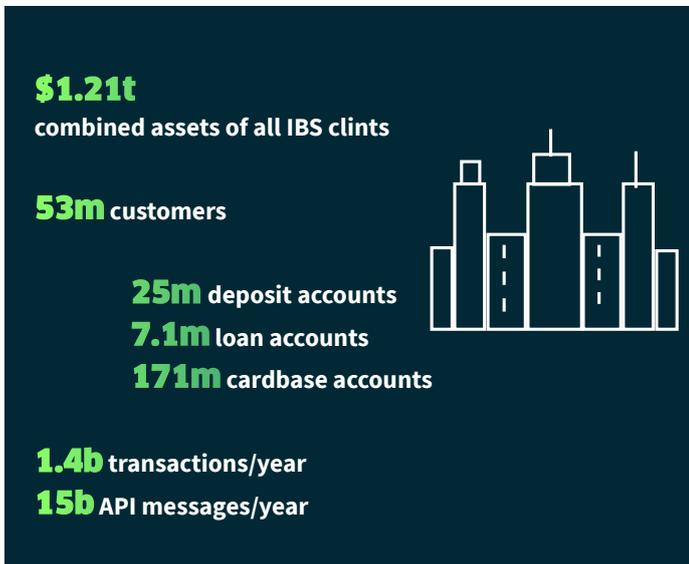
## A comprehensive, scalable and flexible solution

IBS is FIS' premier core processing platform delivering a comprehensive and fully integrated banking solution for community to large regional financial institutions. IBS is a tightly integrated package of components that delivers a rich set of business capabilities, flexibly supporting retail and commercial clients across digital and physical touchpoints.

IBS has proven functionality, scalability and reliability. The platform is being continually modernized and FIS has made, and will continue to make, significant investments to "future-proof" the IBS solution. FIS' investments in modernization are material and provide clients with best-in-class capabilities that keep up with the constantly evolving needs of the industry, while incorporating new technologies as appropriate.

## The core solution of choice

IBS is the most deployed outsourced core solution in banking today and the platform of choice for banks between \$1 and \$150 billion in assets – in fact over 40 institutions with assets more than \$10 billion are IBS core clients. Supporting over 200 holding companies with a combined \$1.2 trillion in assets, IBS provides the versatility to meet a wide range of financial institution requirements.



IBS delivers a rich set of business capabilities for community, mid-tier and regional banks to support, retain and grow their retail and commercial customer base.

FIS continues to make substantial investments in core modernization that provide IBS clients with best-in-class capabilities. These investments include a modern omnichannel user experience, best-in-class digital products and capabilities, a robust library of open banking APIs and events, a rich data platform with actionable analytics, and industry-leading security and compliant solutions.

## FIS core modernization advances IBS

Banking platforms cannot stay static while keeping up with customer and market demands. Current banking now demands capabilities that cannot be met by simply adding new features and functions to a legacy platform. Remaining competitive now requires that financial institutions embrace fundamental changes to technology and deployment models.

Throughout IBS' history, we have prioritized anticipating the needs of our clients, and making the appropriate technology investments to serve them. IBS delivers significant financial benefit to our clients by leveraging the following key outcomes of the FIS core modernization strategy:

- Simplifying transformation and modernization efforts
- Harnessing processing power to provide a highly scalable account and transactional platform
- Offering a full complement of components to "plug and play" within the IBS core solution
- Offering an exceptional user experience with deep functionality
- Providing robust and easy-to-consume APIs to accelerate delivery of unique new products and to enable flexibility

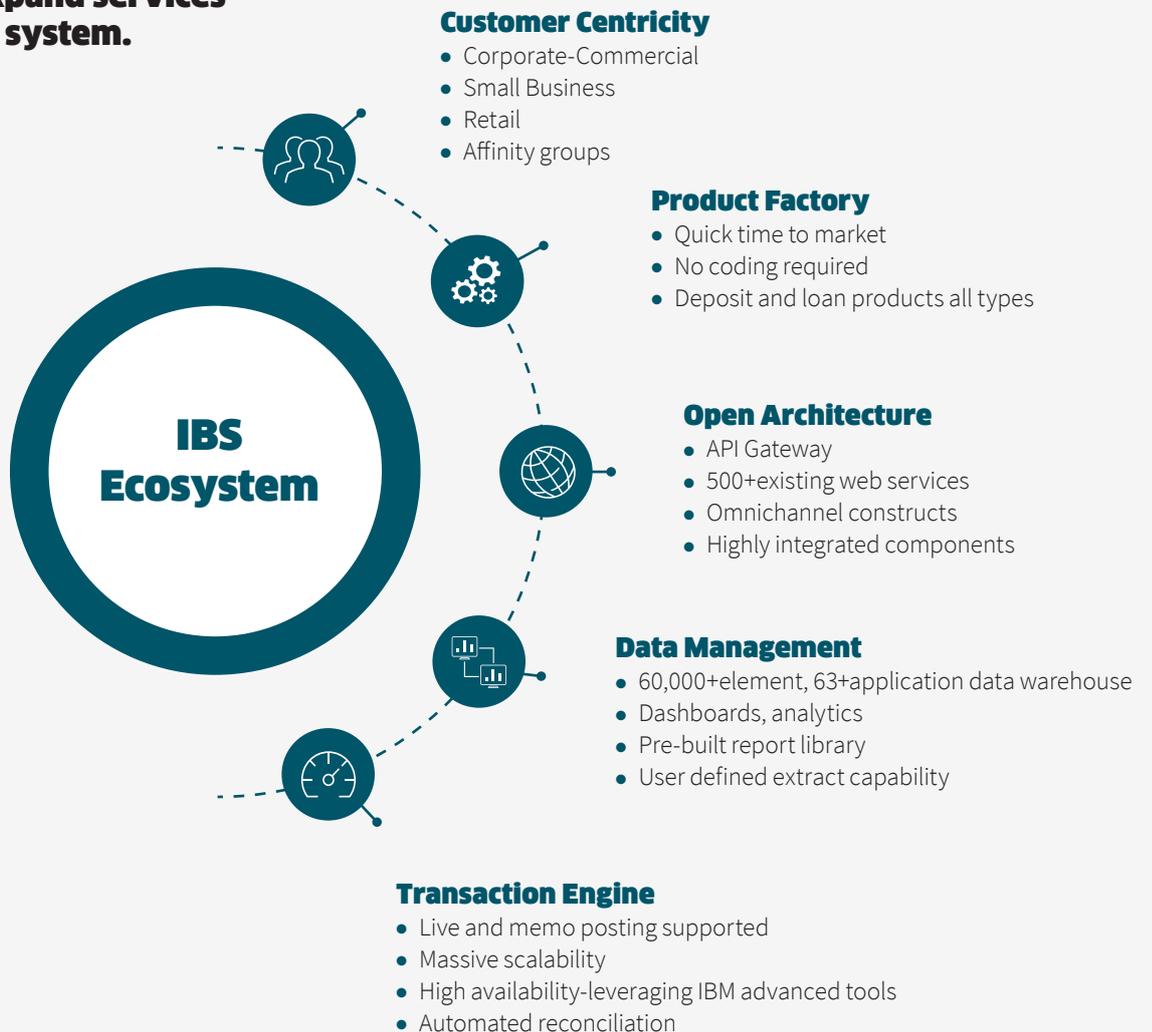
## The industry leader in open banking APIs

Today's competitive landscape requires an open banking framework that allows financial institutions to quickly innovate while preserving extensive investments in traditional systems and ensuring regulatory soundness. IBS has leveraged FIS' investments in the award-winning API platform, FIS Code Connect, which was recognized as "the most advanced API platform and environment of the leading U.S. core providers" by Aite Group in 2019. With a growing inventory of 500 plus APIs, IBS drives integration, new product development and innovation throughout the banking industry.



- Traditional cores are being replaced by "API-First" architecture that integrate via "plug and play" components
- Financial institutions pick and choose "best-of-breed" solutions to create banking and payments ecosystems
- Rapidly bring new solutions to market for internal and external customers
- Market is moving toward a platform-based economy
- Banks, fintechs, corporations and end consumers connect to the platform to create and exchange value via API-based solutions
- One-stop-shop for consumers to access innovative solutions
- Banks are the core financial center, while allowing for direct integration to fintechs and third parties
- New opportunity streams for banks via the creation of new consumer channels and fintech partnerships

**IBS leverages open banking with an approach to continuously improve, modernize and expand services based on the core system.**



### Robust components of the IBS Solution

IBS operates on a single processing platform to manage and maintain deposit, loan and customer account portfolios. It is parameter-driven with a comprehensive capability for defining product attributes and processing options. The core platform is surrounded by an integrated sales, origination and servicing suite supported by a rich array of marketing, business analytics and relationship management capabilities.

#### IBS Deposits

The IBS Deposit suite is tightly integrated with the other components comprising the comprehensive set of components within IBS. Real-time processing for all deposit accounts (including CDs and IRAs) provides up-to-the-minute information for your tellers, personal bankers, operational personnel and customers for these users to make accurate and timely decisions.

#### IBS Loans

The IBS Lending suite provides an easy-to-use, online, real-time accounting system for your loan products, including commercial, direct and indirect consumer, mortgage, revolving credit and floor plans. The ability to mix and match functions within the system supports creative lending products, such as a commercial loan with escrow or a fixed-term loan tied to a HELOC. The system supports tiered commitment processing along with participation support and a comprehensive Investor Reporting module.

#### IBS Customer Management

As the central repository for all critical customer information, IBS Customer Management provides IBS clients a more complete view of their customers and their relationships. The system provides complete online search capabilities, customer information, account balances, household inquiries and maintenance functions.

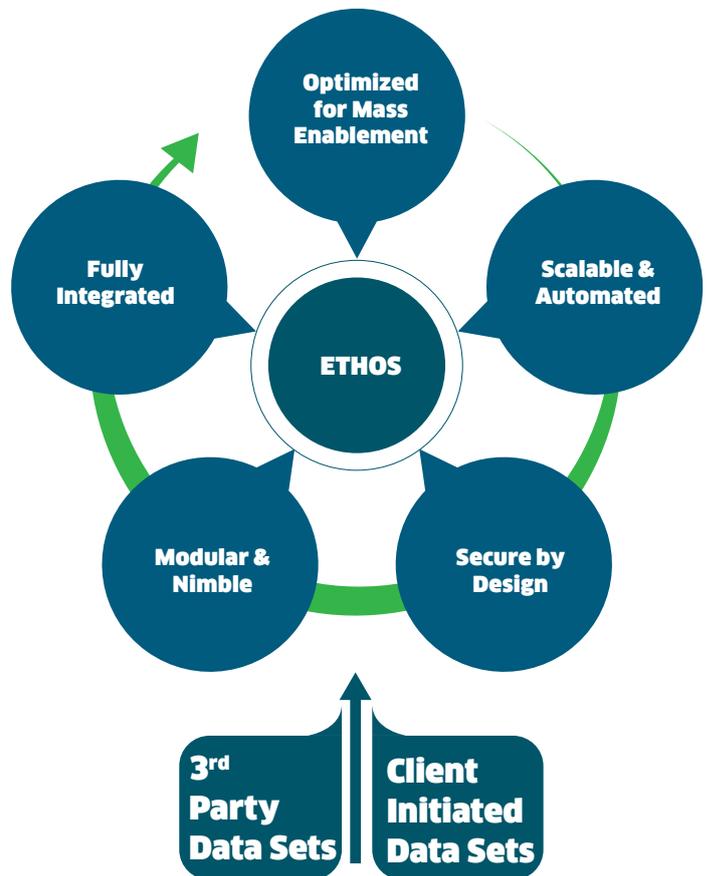
The flexibility of the solution enables clients to define and leverage customer data in a manner specific to the marketplace. IBS Customer Management is a real-time, enterprise-class comprehensive customer information management solution provisioning a complete, consistent and communicative 360-degree view of customer relationships to internal associates and digital channels.

- Provides comprehensive customer information**
- Delivers real-time customer/prospect information**
- Delivers a consistent and complete view of customers**

### IBS Business Intelligence and FIS Ethos

IBS Business Intelligence (BI) accumulates enterprise-wide customer, product, market and financial information across all core and integrated channel applications and can include non-FIS applications and third-party files. IBS BI enables multiple users in your organization to access information, understand customer behaviors, analyze delivery channel usage, track sales efforts and perform financial analysis. IBS BI offers a single source of current, consolidated and comprehensive management decision support information.

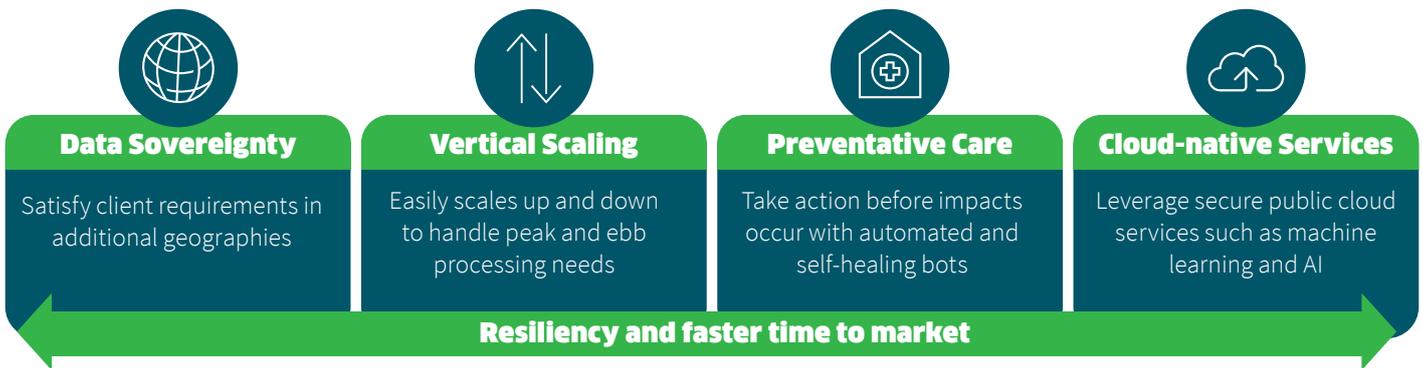
As part of our current core modernization effort, components of the new FIS Ethos platform seamlessly integrate into IBS BI helping to empower clients' transformative, data-driven insights and actions through the world's most comprehensive fintech banking and payments data ecosystem.



## Foundational FIS infrastructure provides the backbone of IBS

FIS has made significant investments in a cloud-based component architecture, using these components to enhance the IBS experience for our clients and their end users. IBS leverages cloud computing as part of a continuous modernization program. These cloud-based components enable a continuous integration (CI) and continuous delivery (CD) software model that ensures FIS can quickly bring new capabilities into IBS, while also improving application resiliency, availability and scalability within FIS' private cloud infrastructure.

## FIS Private Cloud + Secure Public Cloud Service Extension = FIS Cloud Services



IBS strictly adheres to the FIS 'Secure by Design' philosophy, encompassing application, network and device security to ensure a secure experience. With our Secure by Design infrastructure, FIS protects our clients' investments, data and banking operations. FIS also partners with leading industry and key governmental security and enforcement agencies to capture, analyze and assess threat intelligence, helping defend ourselves and our clients from cyberattacks.

## A constant investment in new capabilities

IBS continuously adds features to save bank partners' time and extend product offerings to your business and retail customers. A sampling of recent value-added features of IBS include:

- Events** → This new solution collects customer activity within an Event Broker and then streams meaningful, actionable data to your bank. You can process these updates to generate specific actions, such as sending a fraud alert to a customer's mobile device.
- Self-Service Onboarding** → A new data maintenance toolkit supports automated creation of customer, deposit, and/or lending records. The tool checks for errors and automatically uploads new customer and account information into IBS platforms.
- Financial Transaction Management** → This productivity enhancement solution performs one-time transaction entry and posting functions across the IBS ecosystem. It enables tighter control over user access, transaction types and general ledger accounts.
- Mobile Banker** → This tablet banking solution enables your bankers to provide financial services in a flexible, collaborative way at a location driven by your customer's need for convenience.

## Value-added FIS products and services

In addition to the strong foundational support, FIS provides a broad range of complementary financial services, products and solutions that incrementally add value to an IBS partnership. Leading product capabilities include:

**Consulting and Professional Services:** Bank executives serve as trusted advisers for their customers. It comes as no surprise then, when bankers look for assistance outside their organization, they seek out their own trusted partners. FIS Consulting and Professional Services provides trusted advisers that combine a unique blend of banking and technology expertise in areas such as:



- Solution architecture and design including the creation of target operating models
- Program and project leadership and governance
- Quality assurance, management and testing strategy and design
- IBS product consulting and optimizations

**Implementations and Conversions:** Over the last four decades, the IBS conversion team has perfected a methodology for conducting conversions, mergers, and acquisitions for our clients. FIS Implementations and Conversions invests more in conversion training, programming, and product support than any other technology provider. The team helps IBS clients embrace transformational change to positively impact their performance.

**Client User Groups and Advisory Boards:** Carefully understanding clients' issues and concerns over a regular set of scheduled meetings helps FIS solidify and build partnerships with IBS clients over time. FIS sponsors a number of these important meetings and forums for our clients to share information, provide insight into their strategic challenges, and offer feedback on product design and enhancements.

**Digital One:** This new FIS platform of integrated banking modules delivers a truly omnichannel banking experience for both your customers and your employees, with a unified user experience and real-time access to customer, account, and transactional data across all banking channels.

**Imaging:** Financial institutions gain new efficiencies with FIS' fully integrated suite of imaging solutions, including output solutions and transactional communications, item processing and lockbox services. FIS helps financial institutions deliver improved customer service while reducing the incidence of fraud.

**Electronic Funds Transfer:** FIS has the broad experience necessary to help financial institutions define and deploy a successful EFT strategy that makes both business and consumer sense. Processing more than 9.5 billion EFT transactions annually, FIS is the clear industry leader.

**Merchant Processing:** As the world's largest enterprise payments solutions processor, FIS provides innovation to grow and connections needed to control all of your payments from one provider. Worldpay from FIS delivers the reach, revenue and responsiveness to take payments into the future.

**Wealth Management:** FIS offers wealth management solutions and services that enhance the client experience, improve adviser productivity and lower operational cost, helping wealth management providers differentiate themselves to retain assets and win new accounts – ultimately, enabling them to grow their business.

Solution design	Solution consulting	Client requested development	API consulting	Digital consulting	Quality management	Business consulting
<ul style="list-style-type: none"> <li>• Target operating model</li> <li>• Business requirements</li> <li>• Solution architecture and design</li> </ul>	<ul style="list-style-type: none"> <li>• Management reporting and marketing analysis</li> <li>• Product training</li> <li>• System optimization</li> </ul>	<ul style="list-style-type: none"> <li>• Enhance core features</li> <li>• New product launch</li> <li>• Custom integration</li> </ul>	<ul style="list-style-type: none"> <li>• Agile or traditional development</li> <li>• Align to needs</li> <li>• Subject experts as needed</li> </ul>	<ul style="list-style-type: none"> <li>• Achieve digital balance</li> <li>• Strategy development and implementation</li> <li>• Digital roadmap development</li> </ul>	<ul style="list-style-type: none"> <li>• Quality strategy and plans</li> <li>• Failure mode effects analysis</li> <li>• Quality processes and procedures</li> </ul>	<ul style="list-style-type: none"> <li>• Process improvement</li> <li>• Revenue enhancement</li> <li>• Digital optimization</li> </ul>

**Program/Project Governance and Leadership**