FIS

Brochure

KCORE24

Unlock your banking potential with a comprehensive, scalable solution designed for future needs

Meeting the complex demands of banking

In an era of rapid digital transformation, banks across Germany and the broader DACH region face unprecedented challenges. The pressure to innovate is constant, customer expectations are higher than ever, and the regulatory landscape continues to evolve. Staying competitive requires more than just keeping up; it demands a forward-thinking strategy and a technology backbone that's both robust and agile. Many institutions are held back by legacy systems that are costly to maintain, difficult to adapt, and unable to support the seamless, personalized experiences that modern customers demand.

How can you modernize your operations, reduce costs and help accelerate your time-to-market for new products, all while ensuring full regulatory compliance? The answer lies in a core banking system designed for the complexities of the 21st century. It's a system that empowers you to not only meet today's demands but also to anticipate and shape the future of banking.

The solution for a modern bank

FIS® KCORE24™ addresses these challenges with a high-performance, real-time core banking platform specifically tailored for Germany's regulatory and operational requirements.[1] For over 30 years, KCORE24 has been a trusted and successful product in the banking market, continuously evolving in close collaboration with our clients. This comprehensive banking platform is designed for private banks, regional banks, full service banks, direct banks and direct brokers, meeting high requirements for a modern core banking system while accommodating diverse strategic goals.

KCORE24 delivers a comprehensive end-to-end core banking solution, designed to enable rapid configuration of core banking capabilities. Equipped with advanced deposit and account processing, it supports precise process management and regulatory compliance.[2] The platform also integrates payment processing and real-time transaction capabilities, while supporting lending activities and sophisticated product configurations that facilitate revenue growth. KCORE24 empowers institutions to effectively serve clients throughout every stage of the money lifecycle.

Whether you choose deployment on the FIS private cloud or on-premises infrastructure, you gain access to continuous innovation through open APIs and real-time processing capabilities that accelerate your digital transformation journey. Independent FIS products for securities business, bank management, and the control and authorization of self-service terminals can easily be connected to KCORE24 and all existing core banking systems using standard interfaces. They are highly flexible and scalable. Optional Infrastructure/IT Outsourcing (ITO) and Business Process Outsourcing (BPO) services provide turnkey operations support, allowing you to focus on what you do best: serving your customers.

Key benefits that transform your operations

Drive innovation with a flexible, modular architecture

In today's market, speed and agility are critical. KCORE24's modular structure, combined with extensive parameterization and extension capabilities, allows you to adapt the software to your unique strategic orientation. This flexibility enables you to differentiate your offerings and gain a competitive edge. With our powerful product management system, your teams can design and launch new account products directly on-screen, in any currency, with no need for any programming expertise. This "time-to-market" capability helps you to react swiftly to changing market conditions and customer needs.

Achieve operational excellence with a comprehensive system

KCORE24 is an integrated, complete solution that covers the full spectrum of modern banking operations. The system is comprised of a core system, which provides technical and management functions, and a posting system, which handles all banking operations for loan and deposit banking. This includes everything from account processing and product management to interest/fee calculation and earnings data management. By consolidating these functions into a single, cohesive platform, you can streamline workflows, reduce manual effort and support data consistency across your organization.

Enhance the customer experience across all channels

Today's customers expect seamless, intuitive interactions, whether they're banking online, on a mobile device or in a branch. KCORE24 supports all distribution channels, providing a consistent experience at every touchpoint. The browser-based user interface is intuitive and user-friendly, reducing training time for your staff and empowering them to deliver superior service. The system also supports e-banking, with established security standards like two-factor authentication (2FA).

Future-proof your operations with modern technology

Architectural stability is backed by a modern technological foundation. The system is cloud-ready, supporting both on-premises and cloud deployments. This allows you to leverage the scalability, resilience and cost-efficiency of modern cloud platforms.

Support compliance and security

Navigating the complex regulatory environment is a major challenge for any financial institution. KCORE24 helps you meet all relevant German and European regulatory requirements, including PSD2, GDPR, FATCA/CRS and DORA. The system is continuously updated to comply with the latest standards. Flexible parameterization and automatic logging of all business transactions provide end-to-end, audit-ready documentation capabilities, allowing you to respond quickly and efficiently to regulatory changes without disrupting your operations.

Seamlessly integrate with an open ecosystem

Open banking is reshaping the financial landscape. KCORE24's rich set of APIs and open interfaces enables seamless connectivity with internal and external systems. This supports rapid innovation and allows you to integrate easily with fintech partners, mobile apps and regulatory platforms. An integrated output management system is available, or you can connect your own.

Comprehensive business functions that power success

Loan transactions

Manage all traditional loan transactions – from installment and amortization loans to term deposit and mortgage loans – for both private and business customers. Our solution covers the entire loan lifecycle. Bank advisors have all the tools they need within one standard system to handle small loans, consumer loans and other personal credit types, with support for special requirements like developmental and syndicated loans.

Deposit transactions

Offer a full range of deposit products, including call money, term deposits and various savings forms. The system handles everything from contract formation to settlement, with flexible options for contract terms, payment modes and conditions. Prolongations can be processed automatically for whole or partial amounts. This flexibility allows you to respond immediately to changing capital market conditions and provide optimal support to your customers, while accommodating all individual notice and blocking periods.
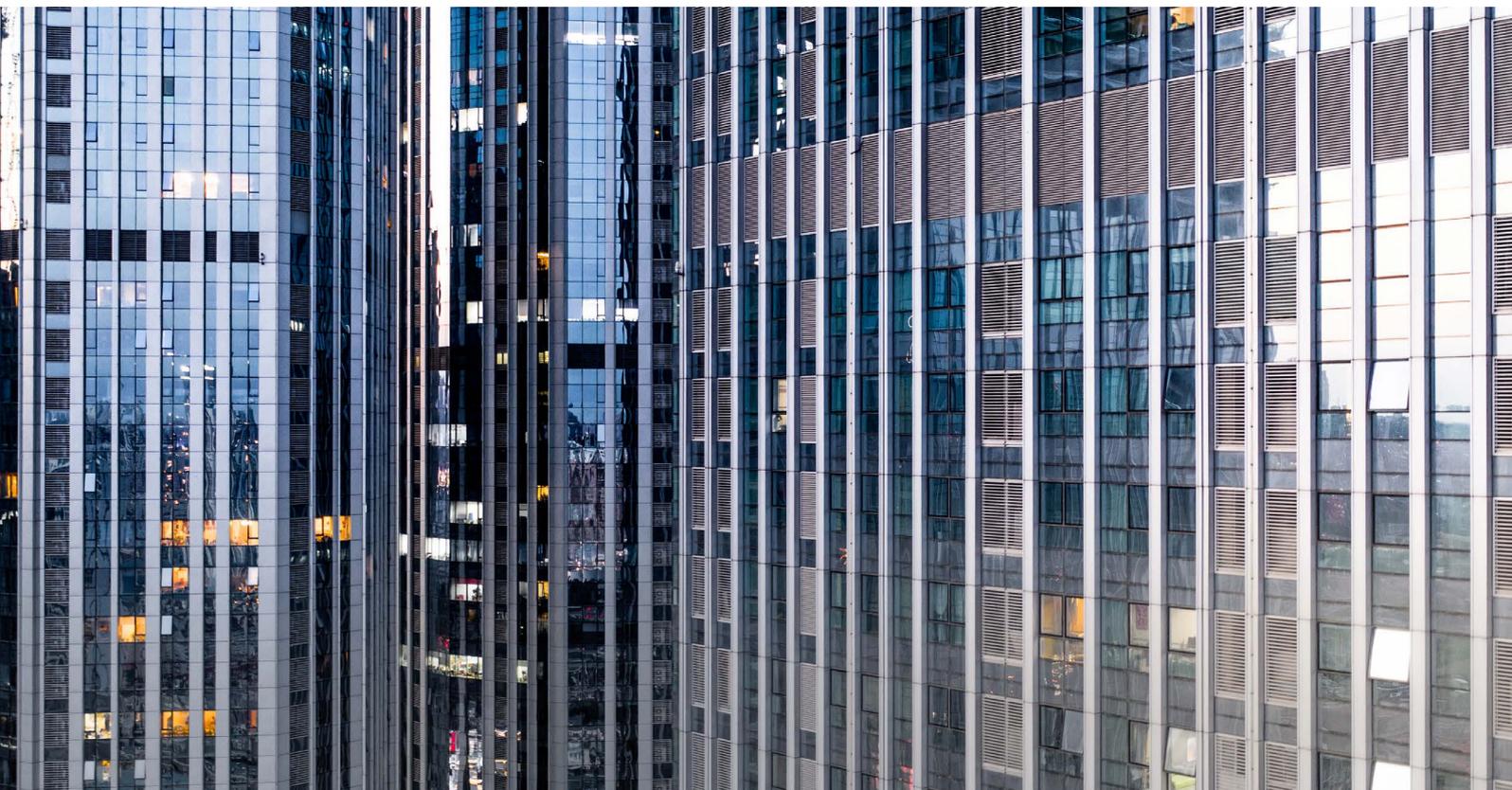
Payments

Automate the processing of electronic payments with support for standing orders, terminated individual orders, and the administration of customer, credit and debit cards. KCORE24 provides links to SWIFT[®3] and other clearing networks. We fully support SEPA products and formats as well as common SWIFT formats for TARGET2 (T2),[4] non-European and currency-based payment transactions, supporting efficient and compliant payment operations.

Global agreements

Flexibly record and administer global agreements while defining which accounts are included, the conditions and credit limits to be applied, and the collaterals to be integrated. This creates a customer-related limit system that integrates with the KCORE24 management system. When a debit is made from an account in the agreement, the system automatically determines the maximum available amount by aggregating balances across all included accounts, simplifying overdraft management.

Customer reporting

Centralize the collection and distribution of all customer and account information, such as customer letters, account statements, transaction enclosures and balance notifications. Information can be bundled for a specific customer, regardless of the account product, providing a consolidated view. Your customer consultants also have access to a verification database for research purposes. An output management system can be connected via the net data interface for streamlined document handling. An optional FIS output management system is already connected and ready to use.

Advanced system characteristics

- Multi-client capability: Reduce installation and configuration costs by running several clients in a single system. This also allows for the creation of new, innovative accounting models.

- Multi-currency and multi-lingual: Operate seamlessly across borders with full multi-currency capability and multi-lingual support, making KCORE24 well-suited for international subsidiaries.

- Real-time, 24/7 operations: Supports constant system availability and uninterrupted transaction processing across all channels. Your bank has access to up-to-date data at all times, reducing the risk of errors and enabling immediate transaction handling.

- Scalability: Grow your business with confidence. KCORE24 allows for the ongoing adjustment of server capacity to fit application load changes, ensuring your system can scale with your needs and tie up less capital.
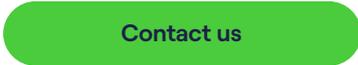
1 Feature availability and performance depend on configuration, deployment choices, and contractual arrangements.
2 Compliance remains the responsibility of each institution. KCORE24 provides features that are designed to support compliance and risk management processes.
3 SWIFT is a registered trademark of S.W.I.F.T. SCRL.
4 TARGET2 (T2) is a payment system owned and operated by the Eurosystem. No affiliation or endorsement is implied.

A trusted relationship across the entire value chain

FIS is a full-service solution provider, covering the entire value chain for our complete banking solution.

- Consulting: We advise banks on holistic business systems, from analysis and strategy development to solution design, migration, customization and implementation.

- Outsourcing: We offer extensive full-service operating and support concepts, from selective outsourcing of IT functions to complete business process outsourcing.

- Integrated approach: By choosing FIS and KCORE24, you gain a partner dedicated to your success. Our clients benefit from a single source for product development, consulting, implementation, outsourcing, support and maintenance. This integrated approach, coupled with the high level of scalability and extensive functionality of our solution, can lead to a long-term reduction in your total cost of ownership.

Visit **FISGLOBAL.COM** to schedule a consultation.

Contact us

Money at rest. Money in motion. Money at work.™

KCORE24 sets the foundation for modern, high-performance banking.

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.

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FIS | Advancing the way the world pays, banks and invests™