



FIS Modern Banking Platform

Core Modernization



Unlock the benefits of bank modernization

Today's global economy relies on technology to keep finances flowing and banking has become a technology business. Customers appreciate the ease and convenience of digital interactions, and the global banking industry has risen admirably to the digital challenge. Almost all banks offer digital services enabling them to meet their customers wherever they are and to bank on a device of their choice.

However, many banks have yet to unlock the benefits of digitalization that enable holistic, customer-centric experiences, accurate reporting and easy access to essential data. With the pace of change accelerating at breath-taking speed, incumbent banks failing to modernize will soon be left behind.

All banks need to transform to stay relevant in the digital age. This is a daunting challenge, but it's easier than it used to be. Modern technologies can deliver an incremental modernization. And with the right partner, you can build a bank that's agile, future-proof and equipped to stay ahead of the competition.

What to look for in a digital banking platform

A modern banking platform must:

Deliver an engaging customer experience. Put your customers at the heart of everything you do and offer a consistent world-class experience across all channels. With a real-time flexible core, every customer interaction is an opportunity to engage further and build loyalty.

Eliminate guesswork and drive digital uptake. Shift from being product-led to customer-centric by harnessing the power of data. Use new technologies, such as artificial intelligence, machine learning and advanced analytics, to align products and services exactly with customer needs.

Boost efficiency and agility. Adopt real-time processing and modern methods to align banking with the real world. Get new products to market faster and adapt to a changing business landscape without the need to involve IT.

Deploy globally and deliver locally. Streamline and standardize business processes worldwide but retain the flexibility to meet local requirements. Obtain a strategic view of regulatory compliance and embrace RegTech to reduce compliance costs across the board.

Modernize your bank on tomorrow's technology, today

With support for all bank types, Modern Banking Platform is our response to banking needs in the digital age. We offer a guided journey to bank modernization driven by business success and with quantifiable milestones along the way.

Our next-generation platform is all new, but employs the best FIS® intellectual property developed over 50 years on more than a dozen cores. Cloud native with modern infrastructure and technology, Modern Banking Platform is part of a complete next-generation ecosystem, purpose-built for banking.

Although functionally rich, it can be easily extended and expanded for different products, business lines and geographies. As a cloud-native solution, you have the ongoing assurance of system resilience and availability.



























Banking your way

Modern Banking Platform is open and entirely componentized, giving you unlimited choice and freedom to innovate. All components are self-contained so you can change anything you want without affecting other core components.

By combining Modern Banking Platform's core foundational components, your choice of extended components and other best-of-breed assets, you have a framework that is built for today and for the future.

A componentized core founded on API-first principles that unlocks access to your unique banking ecosystem

FIS Code Connect™

Core foundational components		Extended business component capabilities (FIS Bank Fintechs)		
Foundational components	Product set	Private	Public	Hybrid Cloud
 Customer	 Checking	 Enterprise customer	 Digital channels	 Payments
 Product management	 Savings	 Enterprise catalog		 Fraud and risk
 Account engine	 MMDA	 Enterprise product and pricing	 Reconciliation	 Card management
 Real-time data access	 Commercial (coming soon)	 Analytics and insights	 Rate management	 Loyalty
 Compliance	 Lending	 Enterprise alerts	 Regulatory reports	 Onboarding

All components can be exposed through open application program interfaces (APIs) – including an extensive API library available through FIS Code Connect – to be consumed by the bank or third parties, which is essential to capitalize on the growing open banking opportunity. Choose from a growing library of over 1,000 Code Connect APIs and add your own APIs or those from third parties to build a strategic platform for profitable growth.

Solution features

FIS Code Connect

An award-winning platform that provides a central access point to manage and expose targeted FIS solutions via APIs.

Open API Library

More than 1,000 APIs are available with more being added continually.

FIS Event Broker

Platform which supports asynchronous notification to subscribers interested in reacting to events.

Cloud-Native Platform

Leverage the scale, capacity and elasticity of cloud to align processing with your exact business requirements and to lower operating costs permanently.



Build your unique bank

Modern Banking Platform is an end-to-end, real-time, digitally enabled solution that comprises modular line-of-business components. It empowers you to build a bank that's a manifestation of your brand and business vision. All components are accessible through APIs to offer an open platform with robust plug-and-play components. You can easily add new functionality and customize to meet diverse market needs and compliance requirements, running on a powerful multi-tenant platform.

Gain competitive advantage with components

Our platform is built from components that seamlessly integrate, creating a slimmed-down, nimble, flexible core. Each component is independent and can be upgraded or replaced without disrupting other bank functions or data. This means you can deliver new services quicker and adapt to meet exact customer requirements. Our componentization provides enhanced bank agility and removes the risk of upgrades.

Transform your business

Digital transformation is about doing different things but also doing things differently. Modern Banking Platform can drive a cultural change within your bank. Putting technology at the heart of your business means you can change how work is done and shift to a dynamic delivery environment that revolves around DevOps, Microservices and Continuous Delivery. These modern methods remove the friction within software delivery and enable a continuous deployment pipeline of new features.

Why FIS?

Our Modern Banking Platform sits at the center of an ecosystem that is intelligent, widely configurable, and fully connected. This allows you to unlock the money life cycle from a single platform, elevating the full banking experience, creating a more streamlined and agile environment.

You can build on our experience. No technology partner has more industry know-how or practical expertise. We can guide you into an open core banking platform that lowers your costs, leverages the power of AI, tames massive volumes of data, and unlocks unparalleled efficiency, stability, and compliance as your business grows.

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

FIS core solutions help store money seamlessly.

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.

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

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

FIND YOUR UNLOCK

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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