



FIS Profile

Unlock modern, real-time
core banking with
cloud-enabled agility

Fast, flexible and always-on

Profile sets the pace for core processing systems

FIS® Profile is a modern, real-time, multi-currency core banking platform for deposits and lending. This integrated solution offers configurable features to meet the unique product and business needs of retail and commercial financial organizations worldwide. Developed for agility and global reach, Profile supports hundreds of institutions 30+ countries on four continents. The Profile client base ranges from digital-only challenger banks and fintech startups to private banks and top-tier global institutions.

Cloud-ready global platform

Profile is built as a cloud-ready, cloud-enabled and cloud-live solution that delivers core banking as a secure, scalable service. Deploy Profile flexibly as Software-as-a-Service (SaaS) in the FIS private cloud, in a dedicated hosted environment, or as licensed

software on-premise depending on your strategic and regulatory needs. Many leading banks have already transitioned their Profile systems to private or public cloud options (including AWS and Azure), benefiting from elastic scalability and reduced infrastructure management. In fact, many Profile clients achieve an industry-leading total cost of ownership (TCO), benefiting from high automation, productivity gains, and decreased infrastructure and operating costs.

FIS currently hosts Profile for financial institutions in North America, Europe, Asia and Latin America, providing global coverage and reliable 24/7 operations. By leveraging cloud deployment, FIS takes on the infrastructure and maintenance, freeing your team to focus on core business innovation rather than managing hardware or software. Profile's cloud-based architecture allows you to modernize without disruption, preserving what works in your existing environment while seamlessly layering on new capabilities.



Key benefits

Growth without business interruption

Profile is a highly scalable, always-on core system that helps banks innovate without interruption. Its unique architecture supports true 24/7 operation, significantly reducing downtime risks and delivering continuous service for your customers. Profile maintains multiple synchronized database copies in geographically diverse locations, enabling near-instant failover in the event of an outage. With performance benchmarks proven on both private and public clouds, Profile comfortably supports millions of accounts, including one live deployment with over 80 million accounts on a single instance. Pursue growth and modernization confidently, without ever having to take your bank offline.

Improved time-to-market for new products

Many banks struggle to launch new products quickly due to inflexible, siloed core systems that require months of coding and integration for each change. With Profile's highly configurable and component-based design, you can introduce and modify products in days, not months. There's no need for a full rip-and-replace of your core; modernize incrementally, adding new features or modules at your own pace while keeping your current operations running smoothly. This rapid time-to-market means you can respond faster to market opportunities and stay ahead of competitors. To be a leader in your market, removing technical bottlenecks to innovation is crucial.

Lower risk and cost for real-time payments

Traditional batch processing for payments often incurs high costs and creates errors due to delayed Day Two processing and manual exception handling. Profile eliminates these pain points with real-time, straight-through processing for payments. By automating exception handling and supporting immediate transaction posting, Profile reduces processing costs and operational risks associated with reconciliation errors. Deliver instant payment capabilities on par with newer digital competitors without being hindered by the limitations of older systems, and support modern real-time payment networks (like RTP and FedNow) confidently and efficiently.

Consistent, real-time customer experience across channels

Profile's open architecture and centralized services framework help customers enjoy a seamless, real-time experience on every channel (branch, web, mobile, call center or ATM). All of Profile's functionality is accessible via an extensive catalog of platform-agnostic APIs and standard interfaces (including RESTful web services, XML, JDBC, RPCs and direct SQL). Easily integrate with digital banking apps, fintech services and third-party systems. Profile's Web Services and Java APIs make it simple to extend core capabilities or connect to an API gateway like FIS® Code Connect™. The result: a unified, real-time banking experience for both customers and employees, enabling consistent service and information across all touchpoints.



Business agility and innovation

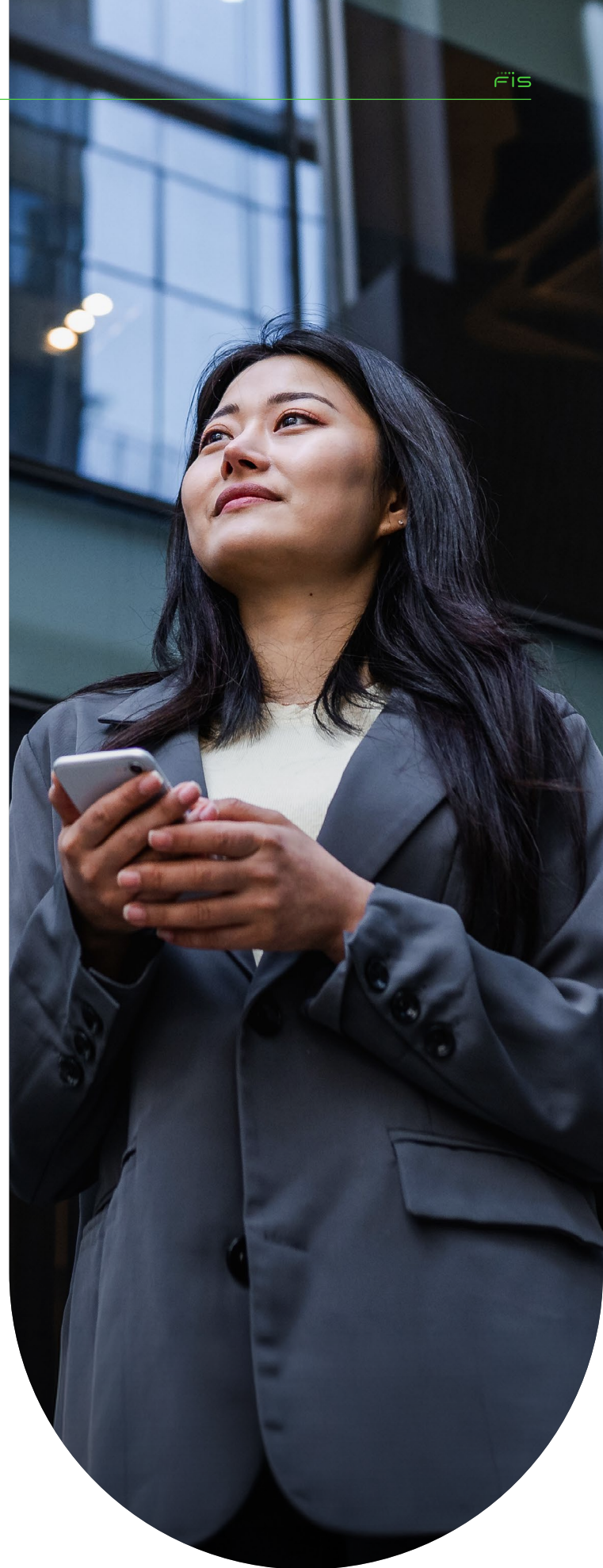
Adapt in a fast-changing market with Profile's built-in Product Factory and configurable rules engine. Assemble new products and services from reusable financial components without any new coding. As soon as a new feature or regulatory update is deployed in Profile, it becomes instantly available across all product lines, so you can roll out enhancements enterprise-wide with ease. Profile also allows fine-grained customization through bank-defined overlays down to the individual account or customer level. This flexible, modular approach to product design means you can continuously innovate and tailor offerings to customer needs, gaining competitive advantage without long development cycles.

Platform independence and flexibility

Get unmatched freedom in choosing and optimizing your technology environment. Profile runs on a wide range of hardware and operating systems – from IBM® AIX P-series to Intel® Linux – ensuring maximum flexibility and leverage in vendor selection. You can even mix and match platforms (for example, using a high-performance system for production and a lower-cost system for testing or reporting) to balance performance and cost. All Profile deployments share identical source code, so the same new release and features are available to everyone regardless of platform, with straight-forward recompilation to move your configuration between environments. This platform independence protects your technology investments and future-proofs your core against infrastructure changes.

Modern development and integration tools

To support rapid innovation, Profile provides a robust development and integration toolkit. The primary Integrated Development Environment (IDE) for customizing Profile is Visual Studio Code (VS Code), enhanced with a dedicated extension for Profile's own scripting language (PSL). This modern IDE offers features like code completion, version control integration, debugging tools, and one-click connectivity to the Profile runtime environment. These capabilities streamline the development of custom extensions or bank-specific features, helping your IT team deliver new functionality faster and with higher quality. Combined with Profile's extensive open APIs, your bank's technology teams and partners can extend core capabilities seamlessly.



Intuitive user interfaces

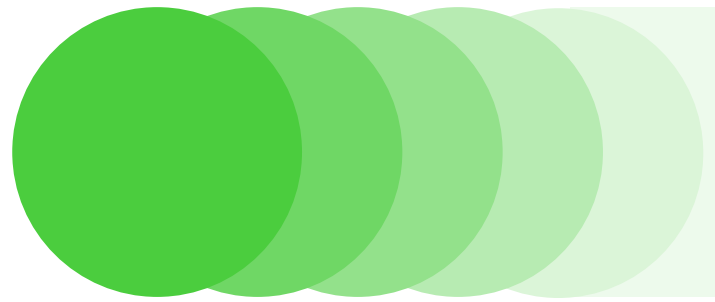
Profile offers a suite of multilingual, browser-based user interfaces, enabling users to switch languages instantly with a single click. The system translates the entire screen in real time, no coding required. Profile is designed for different banking roles:

- **Profile WebCSR:** A modern interface for call center and branch staff to open accounts and service customer needs.
- **Profile WebAdmin:** A back-office console enabling administrators to configure security settings, products, tables and reports.
- **Profile WebTeller:** A streamlined application for branch personnel to manage in-person transactions and cash handling efficiently.

These interfaces provide consistent, user-friendly experiences for both bank staff and customers, while leveraging Profile's real-time data and robust functionality.

Comprehensive reporting and insights

Profile comes with an extensive library of standard reports and a user-friendly graphical report designer. Business and technical users can easily create, customize and share ad-hoc reports across the organization, enabling data-driven decision-making. Gain actionable insights that drive performance improvements and enhance customer service with real-time access to core banking data and the ability to tailor reports to your needs.



End-to-end managed services with FIS Hosting

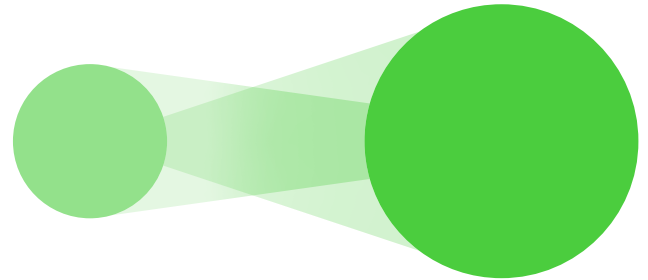
For banks looking to accelerate modernization and reduce operational overhead, FIS Hosting delivers a fully managed core banking service—exclusively hosted in the FIS Private Cloud. FIS handles everything from system infrastructure and upgrades to daily core operations, giving you the freedom to focus on the core competencies that drive your business. A knowledgeable FIS team, distributed across multiple sites for resilience, manages the platform using proven processes and controls to ensure exceptional reliability and business continuity in today's always-on banking environment.

FIS Hosting also provides a complete ecosystem of integrated solutions: FIS and partner products for customer and account onboarding, risk and fraud management, payments processing and customer communications. Through the FIS Virtual Back Office, we can handle key back-office functions from account maintenance and exception processing to document handling, regulatory reporting and even social media support, so your teams can concentrate on strategy and customer service instead of routine processing tasks.

Get started

Profile sets the foundation for modern, real-time banking. With its cloud-enabled, always-on architecture and innovation without interruption approach, Profile allows you to modernize smarter and faster – preserving what works while unlocking what's next.

[Learn more](#)



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

FIS Profile core banking **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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pays, banks and invests™**