



Drive Growth, **FOSTER INNOVATION**

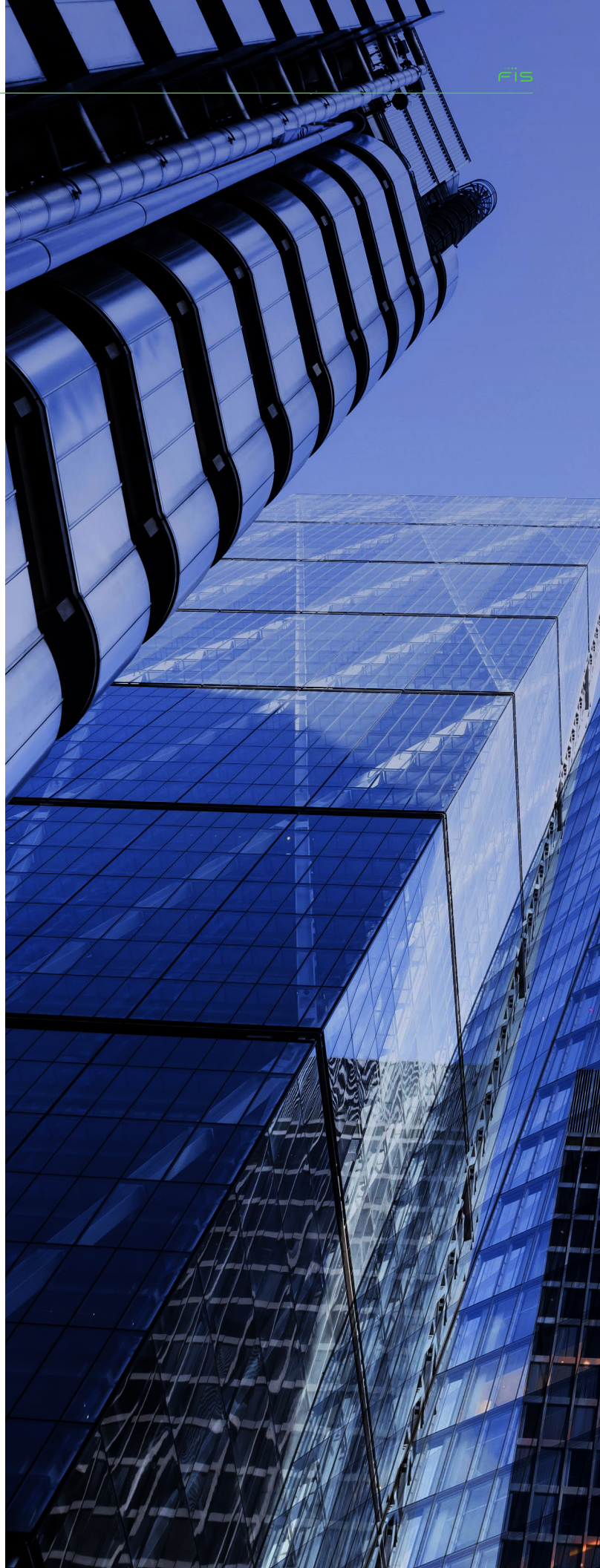
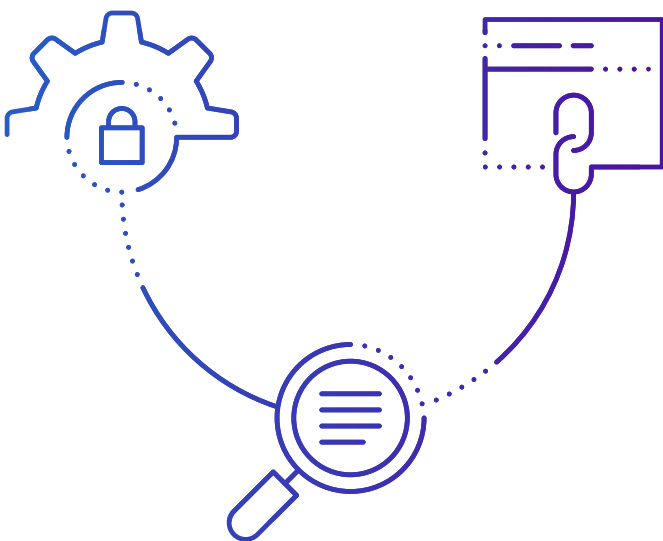
How FIS can help regional and community banks grow with innovative and integrated commercial banking capabilities

Build profitable growth with commercial banking

For growth-focused regional and community banks, the key to driving revenue and profitability lies in expanding your commercial banking capabilities. Catering to the needs of small businesses and large corporations with complex banking requirements allows you to fully realize your growth potential.

The commercial banking landscape is a dynamic, fiercely competitive market, constantly influenced by new competitors, shifting regulations and transforming customer expectations. In this fast-paced digital age, commercial banking customers demand top-notch services and solutions. They seek a smooth, secure digital experience that seamlessly integrates across various channels and devices.

To thrive in this complex environment, you need a robust banking ecosystem that can scale as you grow your commercial customer base to meet their present and future needs. Core technology with a comprehensive suite of supplementary solutions can notably enhance your value proposition and cultivate innovation, giving you a competitive edge.



Service your commercial customer needs, from simple to complex

FIS® offers a wide range of advanced capabilities designed to meet the diverse needs of your commercial customers. Our core processing platforms are equipped with powerful built-in functionality, supplemented by a broad set of complementary solutions – all designed to adapt to your customers' unique banking requirements. We enable you to effectively scale and consistently compete for more sophisticated and profitable commercial customers with:

- **Commercial lending:** An in-depth suite of commercial lending capabilities – spanning commitments, participation, and flexible payment structures – cater to the distinct needs of commercial customers, boosting your revenue growth potential.
- **Cross-bank balance reporting:** Extensive reporting aggregates and displays balances from across banks, providing a holistic view of customer relationships and boosting overall operational efficiency.
- **Wire and ACH processing:** Built-in wire and ACH processing capabilities streamline payment processes, improving transaction efficiency and customer satisfaction.
- **360-degree customer view:** A complete 360-degree view of your customers, including exposure and collateral information, refines risk management and enables personalized customer service.
- **Integrated payables and receivables:** Integrated payables and receivables solutions simplify and automate payment processes, reducing manual efforts and improving cash management.
- **Digital banking:** Innovative digital banking solutions offer a seamless, intuitive online and mobile banking experience, increasing convenience and accessibility.
- **Treasury management:** Treasury and risk management tools provide centralized treasury cash/liquidity management, payment capabilities, accounting and hedge accounting, optimizing treasury operations and effectively managing risk.
- **Fraud and risk management:** Credit assessments and balance sheet management tools assess credit risk, manage collateral and mitigate fraud risk, amplifying your risk management capabilities and ensuring regulatory compliance.
- **Open APIs:** An expansive suite of APIs and a full complement of “plug and play” components give you the flexibility to add third-party tools quickly and easily, increasing agility and responsiveness to changing customer needs.
- **Data and analytics:** Business intelligence tools and advanced analytics transform vast amounts of historical data into prescriptive, actionable insights, with access and control across the enterprise.
- **Process automation:** Robotic process automation tools replace frequent, repetitive tasks and activities, reducing errors and rework, while driving efficiency and redirecting resources towards high-impact work.

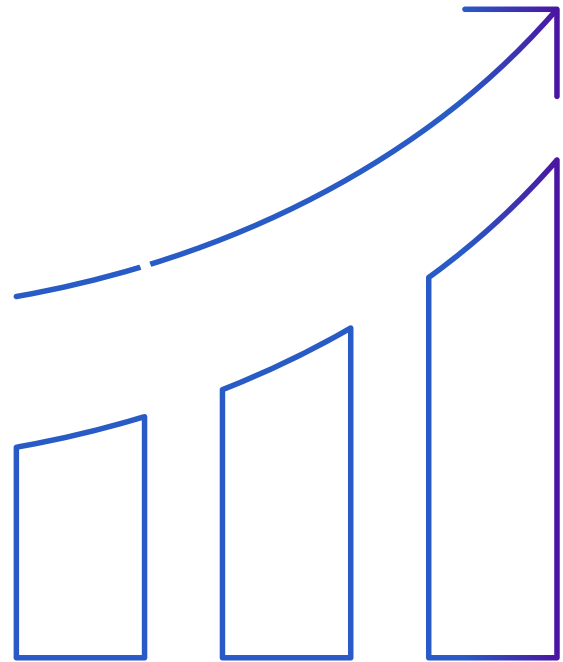


The FIS advantage

With over 50 years of experience and expertise serving regional and community banks, FIS offers a wide range of commercial banking solutions, from core banking to digital banking, payments, lending, treasury, risk and content management. We leverage modern, cloud-based technology, open APIs and data analytics to deliver scalable, flexible and secure solutions that can cater to the diverse and complex needs of your commercial banking customers. More than just robust capabilities, our business transformation services, led by a team of seasoned experts, help to optimize your processes, improve your efficiency and enhance your customer experience.

Want to learn more?

FIS offers leading core banking platforms designed for regional and community banks. Because your institution is unique, FIS will help you select the right core banking platform with commercial capabilities that aligns to your specific business needs and goals. Contact us at www.fisglobal.com/contact-us to find out more.



About FIS

FIS is a leading provider of technology solutions for financial institutions and businesses of all sizes and across any industry globally. We enable the movement of commerce by unlocking the financial technology that powers the world's economy. Our employees are dedicated to advancing the way the world pays, banks and invests through our trusted innovation, absolute performance and flexible architecture. We help our clients use technology in innovative ways to solve business-critical challenges and deliver superior experiences for their customers. Headquartered in Jacksonville, Florida, FIS ranks #241 on the 2021 Fortune 500 and is a member of Standard & Poor's 500® Index.

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