



# Modernization in motion for long-term success

MRV Banks uses FIS banking solutions to  
unlock scalable growth

**MRV Banks**, named for the Mississippi River Valley it serves, has been dedicated to serving consumers and small businesses across Missouri since its founding in 2007. With a mission to empower people to achieve their financial goals through long-term banking relationships, MRV Banks prides itself on making decisions with their communities in mind. The bank has a strong referral network that extends beyond its five locations in Missouri to customers across the U.S.

## Outgrowing the core platform

While MRV Banks' original core banking solution was suitable when the bank was established, it lacked capabilities to support extensive growth. As the bank matured, it needed a modern platform that could scale the business efficiently and support a growing commercial client base.

In addition to enhancing operational functionality and integration capabilities, MRV Banks wanted to expand client services – all without creating additional operational overhead or headcount. The outcome needed to align with the bank's "lean and mean" operational philosophy while continuing to deliver high-touch customer service.

## A platform for growth

In 2020, MRV Banks migrated to FIS® HORIZON core. A robust, scalable solution, HORIZON offered advanced functionality to support the bank's growth ambitions. This move was the cornerstone of a broader technological transformation MRV Banks undertook in partnership with FIS.

Following the core conversion, MRV Banks implemented a wide range of FIS solutions to address operational and customer-facing needs, including:

- Expanded digital banking through FIS® Digital One™ Flex, providing a modern and seamless digital experience for clients across the country.
- Document management facilitated by FIS® Content Management and Image Center, reducing manual labor for document handling and check processing.
- Automation supported by API integration and FIS® Code Connect.

## The results

The FIS partnership and suite of banking products have been instrumental in helping MRV Banks achieve scalable growth while maintaining a commitment to efficiency. Since 2018, MRV Banks' assets have doubled without a proportional increase in staff.

Looking ahead, MRV Banks plans to continue leveraging its partnership with FIS to expand its fintech business, enhance commercial offerings and explore new marketing capabilities to grow its consumer base. The bank's ability to innovate and adapt, supported by FIS' forward-looking technology and dedicated support, ensures it is well-positioned for future success.

## Objective

Implement a modernized core banking platform that supports scalable growth while maintaining efficiency.

## Solutions

FIS® HORIZON

FIS® Digital One™

FIS® Code Connect™

FIS® Content Management

FIS® Item Processing

## Results

Scaled operations through major growth without significantly growing headcount or compromising customer service.

## Impact

With FIS core banking solutions, MRV Banks:

- Expanded its digital capabilities
- Maintained a lean operational model
- Reinforced its competitive position as a tech-forward community bank

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

FIS banking solutions set the foundation for efficiency and growth. 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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