



# ClearEdge

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Let's Drive the Exceptional Experience Together.



A man with glasses and a denim shirt is pointing at a whiteboard. The whiteboard has a diagram with a circle divided into segments, some labeled with percentages like '10%', and some handwritten text. A woman with long dark hair is sitting at a desk, looking at a laptop screen. The background is a blurred office or meeting room. The entire image has a green color overlay.

**FIS ClearEdge is the game-changing path forward for financial institutions that brings ease, transparency, flexibility, simplicity and trust to core solution partnerships.**





# THE DEMAND FOR A BETTER WAY IS CLEAR

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**Transparent contracts, flexible integration options and access to customer data empower banks to be modern and competitive.**

- Straightforward, concise contracts
- Simplified pricing with shorter invoices
- No liquidated damages
- Month-to-month terms
- Bundled solutions
- A true partner that makes it easier to do business



# INTRODUCING FIS CLEAREDGE

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FIS ClearEdge drives an exceptional experience for financial institutions and their consumers by bringing ease, transparency, simplicity, and trust to core solution partnerships.

With simplified contracting, pricing and implementations, ClearEdge helps financial institutions stay at the forefront of staying competitive and serving their communities.







**FIS clients want transparent  
communications and efficient  
working relationships**





# A GAME-CHANGING PATH FORWARD

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**ClearEdge changes the way financial institutions and core solution providers work together, providing programs that are easy, flexible, and transparent. With FIS ClearEdge, you will experience:**

- Succinct and Easy to Read Contracts (~15 pages)
- Simplified Pricing
- Flexible Terms (30 days' notice termination, flat fee for deconversion)
- Fewer Restrictions and Penalties
- Fast Delivery
- Bundled Solution



# CLEAREDGE BUNDLED SOLUTIONS

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**With FIS ClearEdge, financial institutions have a clear partner in FIS and a clear edge in the market**

Our Bundled Solution includes:

- Core Banking Services
- Payments
- Digital
- Image Solutions and Item Processing
- Decision Solutions, Regulatory and Other Services





**Empower your customers  
with frictionless and  
consistent experiences  
across all digital channels.**







## CORE BANKING SERVICES

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**The ClearEdge bundled solution includes a modernized core complete with fully integrated solutions to create seamless experiences not only for your banking professionals but also for the consumers they interact with every day.**

### Easy Access

Our modern core provides your employees with easy access to all consumer, account and transaction information stored within the system. Card management is also fully integrated in the platform, providing card inquiry and maintenance access directly from the consumer portfolio, which eliminates redundant data entry for greater efficiency.

### Better Relationships

The platform's customer relationship management (CRM) architecture enables your employees to fully understand the scope of each consumer's activities within your institution, providing new opportunities to improve relationships and cross sell additional services.



# CORE BANKING SERVICES

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## Added Security & Accountability

The core's transaction architecture brings extra layers of security as it audits every consumer transaction from the point of entry through to the final ledger. And our online, real-time integrated collections application provides tracking and monitoring of delinquent and overdrawn accounts so you can run and grow your institution more effectively.

## Business Management

While our modern core provides seamless experiences for your employees and consumers, it also offers a comprehensive financial suite to manage the business of banking. This platform includes tools to easily oversee accounts payable, accruals, asset management, business intelligence, report creation and more.







**Thrive with digital-first  
payment tools that deliver a  
seamless user experience.**





# PAYMENTS

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The ClearEdge Payments Suite enables agile, frictionless payments across a unified platform that delivers what your consumers have come to expect: access to their accounts whenever, wherever and on whatever device they choose.

With our Payments Suite, consumers can easily receive and pay bills and transfer funds between their accounts – all online.

Our Payments Suite also offers a single source for comprehensive and customized solutions to manage electronic commerce and transaction processing, such as ATM terminal driving, debit and ATM card transaction processing.



A woman with curly hair, wearing a light-colored jacket, is smiling and shaking hands with a man behind a service counter. The man is partially visible on the left, holding a tablet. The background is blurred, showing other people in a public space. The entire image has a green color overlay.

## Create frictionless engagement between customers and bankers.

Now more than ever, consumers want to interact with your financial institution online, and the bundled solutions from ClearEdge include a wealth of online banking tools to meet their needs.





# DIGITAL

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## Online & Mobile Banking for Consumers

Our Digital offering includes both the online and the mobile banking solutions that consumers, especially underbanked millennials, desire.

Our online banking solution offers all the traditional banking services consumers expect, including account information, history, transfers, stop payments and user information plus the add-on benefits of online bill pay, statement imaging, check and deposit images, and more. Through our online banking solution, consumers can even create a new deposit account online whether it's a checking or savings account, a CD or money market account.

At the same time, our mobile banking services connect consumers to their finances anytime, anywhere, from their mobile phones and tablets with an intuitive, innovative and seamless approach.

And ClearEdge supports your digital efforts with web design templates and tailored website design services to meet your internet and intranet needs.

## Digital Banking for Businesses

In addition to the online and mobile banking described above, ClearEdge also provides tools unique to the needs of businesses. For example, our Digital Suite offering includes an online platform for your Board members to access board packages, meeting minutes, loan requests and other board-related information. Digital also comes with an eWire interface, delivering fully integrated, automated wire transfer processing with better costs and reduced technology overhead.



# IMAGE SOLUTIONS AND ITEM PROCESSING

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## **Modernize to gain efficiencies, security, and compliance, and reinvest in the future.**

ClearEdge Image Solutions and Item Processing features a suite of solutions to easily capture, process, archive and retrieve financial documents. With these tools, tellers can efficiently scan checks and submit them to FIS for processing through one, unified workflow. Similarly, financial institutions can offer their merchant customers the ability to scan check deposits from their place of business, creating a new revenue opportunity for you.

This suite includes eStatements with easy-to-use, image-based item processing for both small and large-volume processing operations that can expand with the hardware for superior performance. It also includes robust input and management of financial documents ranging from documents to statements, notices and reports.

More than just fintech, ClearEdge also offers a variety of services to assist financial institutions with non-core business operations, such as data processing, laser document printing, automated mailing services and electronic bill presentment, so you can focus on running your business and satisfying your consumers.





A woman with short curly hair, wearing a light-colored blazer, is laughing heartily. A man with short hair and a beard, wearing a dark suit, is also laughing and pointing towards her. They are sitting at a desk with a laptop and a glass of water. The background is a blurred office environment with large windows. The image has a green and blue color overlay.

**Empower your customers  
by delivering effective and  
reassuring compliance and  
security solutions.**





## DECISION SOLUTIONS, REGULATORY AND OTHER SERVICES

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**As a global leader in financial technology, FIS has the expertise to offer trusted, comprehensive fraud and compliance solutions.**

For consumer banking, ClearEdge includes decisioning tools to authenticate identities when logging into online and mobile banking, creating greater security for your consumer and your institution. There is also a tool for fraud alerts, notifying consumers of suspicious account activity. Our performance tools can also access positive and negative consumer credit data and provide a risk score to help you make informed account-opening determinations.

For businesses, ClearEdge can verify identity in real time and perform risk assessments on commercial and small business loan applicants, increasing your efficiency and profitability by reducing fraud and financial exposure to your institution.

And ClearEdge offers complete back office services to support all deposit accounts, making your business easier to maintain and grow.



# CLEAREDGE NOW AND FOR THE FUTURE

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## We're ready to grow with you.

ClearEdge offers all the core banking services, payments, digital, image, processing, decision and regulatory solutions you need to create seamless experiences for your consumers, drive frictionless workflows for your employees, and grow your business. And as your business grows, ClearEdge can grow with you through Code Connect, our one-stop marketplace for all FIS APIs.





# LET'S DRIVE THE EXCEPTIONAL EXPERIENCE TOGETHER

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To learn more about how ClearEdge can drive an exceptional experience for your financial institution and your consumers, please visit:

**[WWW.FISGLOBAL.COM/CLEAREEDGE](http://WWW.FISGLOBAL.COM/CLEAREEDGE)**



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