



The future of business banking in Asia Pacific

Modern infrastructure for a multi-country, multi-currency world



Contents

Challenge #3: Climate
risks keep changing

Business banking in a region of contrasts

Asia Pacific is a region defined by economic contrasts – from digitally advanced markets like Singapore and Japan to rapidly emerging economies in Southeast Asia. For banks, this diversity creates mounting pressure to deliver adaptable, modern business banking services.

Regional, super-regional and global banks operating in APAC must navigate a landscape of fragmented regulatory requirements, language and currency differences, and a broad spectrum of customer maturity. Domestic banks focused on serving small to medium-sized enterprises (SMEs) face different demands than multi-national banks managing large corporate customers across multiple jurisdictions.

Banks in the region are seeking flexible infrastructure that allows them to localize quickly, scale efficiently and deliver sophisticated services, regardless of market maturity.

A modular, API-capable foundation is increasingly essential to compete and grow across borders, whether money is at rest in deposit accounts, moving through payments or at work in capital markets.



Did you know?

Banks in the region are seeking flexible infrastructure that allows them to localize quickly, scale efficiently and deliver sophisticated services, regardless of market maturity.

The rise of real-time, cross-border payment demands

Real-time, multi-rail payments are now foundational across APAC's banking landscape. Regional systems such as PayNow, GIRO, FAST, PromptPay, Unified Payments Interface (UPI) and New Payments Platform (NPP) are expanding rapidly. At the same time, ISO 20022 compliance and SWIFT-based connectivity remain critical to cross-border functionality.

Corporate treasurers expect seamless liquidity management and instant movement of funds across markets and subsidiaries. Visibility at both the holding and local entity level is no longer optional – it's a competitive necessity.

Banks must deliver:

- Real-time treasury and liquidity services across multiple time zones
- Integrated payment rails and foreign exchange (FX) aggregation
- Cross-border trade finance and documentation support
- Pooled liquidity and auto-sweeping structures

As regional transaction volumes grow and corporate expectations evolve, APAC banks face mounting pressure to provide faster, smarter and more transparent movement of money.

Did you know?

Visibility at both the holding and local entity level is no longer optional – it's a competitive necessity.

Transaction banking: Supporting the factory of the world

Asia Pacific remains the world's manufacturing and export hub – and the region's banking needs reflect that. Transaction banking is essential for managing the cash, credit and risk requirements of corporations operating across supply chains.

International corporations with regional footprints rely on their banks to provide liquidity visibility, foreign exchange and trade finance. These services must function seamlessly across more than a dozen markets, navigate a complex regulatory landscape, and provide real-time visibility of balances and obligations.

Transaction banking needs include:

- Trade finance (Letters of Credit (LCs), guarantees, receivables financing)
- Supply chain financing
- Multi-currency liquidity pooling and intercompany transfers
- Virtual accounts and treasury centralization
- Regulatory navigation for FX controls, and Know Your Customer (KYC) and environmental, social and governance (ESG) compliance

With cross-border supply chains under constant pressure, APAC banks must deliver transaction banking capabilities that act as enablers of growth and resilience.

Did you know?

Transaction banking is essential for managing the cash, credit and risk requirements of corporations operating across supply chains.

Multi-country, multi-language banking – from one instance

Serving corporate customers across Asia Pacific requires balancing centralized efficiency with localized compliance.

China, India and Indonesia already mandate that data and payment processing remain within national borders, and other countries are moving in this direction. In contrast, jurisdictions like Singapore and Australia permit multi-country banking instances.

Banks must architect systems that reflect this regulatory patchwork. That means deploying federated platforms with strong localization capabilities, including support for dozens of languages, currencies and time zones.

Critical capabilities include:

- Multi-language user experiences for regional users
- Support for multi-currency accounts and rich FX capabilities
- Multi-time zone flexibility to serve regional treasury teams
- Class-of-service tiers to tailor access by user role or geography

APAC banks need technology that provides cross-market support while still delivering a unified experience to their business customers.

Did you know?

Banks must architect systems that reflect multi-country regulatory patchwork.

Cloud, compliance and core-agnostic innovation

The push for digital transformation in APAC is accelerating, and so is the complexity of doing it cost-effectively.

With data sovereignty and regulatory mandates varying widely by country, banks in APAC must support cloud, hybrid and even on-premise deployments. Compliance with frameworks like MAS Notice 649 (Singapore) and HKMA LM2 (Hong Kong) is driving demand for flexible infrastructure that doesn't depend on a single core system.

Top priorities for APAC banks include:

- Flexible deployment models that match jurisdictional requirements
- Cloud readiness paired with regulatory compliance capabilities
- Open architecture that decouples innovation from legacy core systems

To keep pace with regional expectations and avoid system fragmentation, banks need core-agnostic solutions that provide both agility and compliance-by-design.

Did you know?

Banks in APAC must support cloud, hybrid and even on-premise deployments.



Did you know?

Composability allows institutions to adopt only what they need without requiring a full system overhaul.

The future of business banking in Asia Pacific

Scaling through composable, API-first platforms

Speed and flexibility are non-negotiable in APAC's competitive commercial banking landscape.

As corporate customers increasingly require a flexible, API-based functionality, banks must be ready to deploy and integrate modular capabilities fast. Composability allows institutions to adopt only what they need, as they need it, from payments to entitlements, without requiring a full system overhaul.

What APAC banks are prioritizing:

- Rapid integration with ERP platforms and accounting tools
- Modular feature adoption to accelerate digital rollout
- API-first architecture that supports continuous enhancement

With transaction volumes climbing and customer expectations growing, banks need systems that can evolve with demand – not hold them back.

Partnering for growth: Fintech, ERP & ecosystem integrations

In the APAC region, strategic partnerships are key to competitive advantage.

Rather than building everything in-house, banks are collaborating with fintechs, ERP providers and industry platform providers to deliver integrated, high-value services. This is especially important for supporting SMEs, digital-native firms and regional treasury centers.

Key areas of focus:

- ERP and accounting platform integrations for in-context payments
- Embedded finance use cases in B2B marketplaces
- Ecosystem partnerships for digital onboarding and credit scoring

Banks are moving away from white-label anonymity and embracing co-branded experiences that meet specific business needs and enable faster delivery.

Did you know?

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The future of business banking in Asia Pacific

Unlock growth in APAC

Every bank has a different starting point. But the destination is the same: scalable, differentiated digital banking.

FIS® Digital One™ Commercial is built for your APAC journey.

Whether you're a regional bank scaling into new markets in APAC or a global institution localizing in Asia, we provide the infrastructure to:

- Launch tailored services faster
- Integrate flexibly across systems and partners
- Deliver business banking experiences designed for growth
- Start with composability and scale with confidence

Unlock growth

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

Digital One™ Commercial is purpose-built for Asia Pacific banks – whether scaling regionally or localizing globally.

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.



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



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

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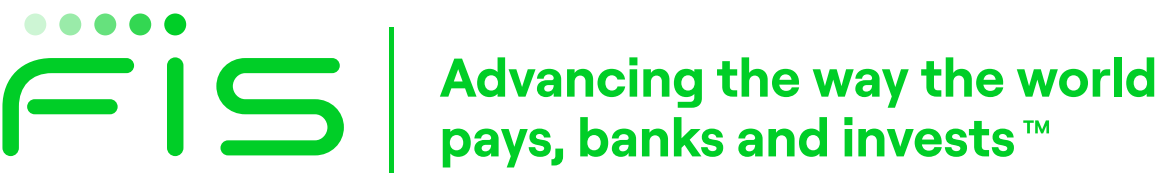
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