



Architect your business banking future with AI empowered API ecosystems

Unlock how AI and open ecosystems are transforming business banking with smarter services, faster innovation, and deeper client engagement

UNLOCK THE E-BOOK

Content

Executive summary

For financial institutions today, keeping pace with technology trends is no longer enough. Leading banks recognize that modernization isn't a one-time effort but a continuous journey. In this new era, competitive advantage comes from embracing an open API ecosystem and embedding AI into digital infrastructure to drive agility, enhance decision-making, and elevate the business customers' experience.

This e-book explores how financial institutions are leveraging open platforms and intelligent technologies to modernize infrastructure, unlock greater agility, and deliver more personalized, data-driven experiences across commercial and business banking.

For more than 50 years, FIS has been a trusted partner to financial institutions worldwide. With purpose-built digital platforms and a demonstrable track record of innovation, FIS helps banks fuse reliability with innovation to architect your business banking future.





Modernizing through APIs

Today, banks are moving away from legacy platforms in favor of open ecosystems that enable modular, connected services. Platforms like FIS® Digital One™ support a flexible, scalable modernization path, allowing banks to adopt new capabilities at their own pace and meet the growing expectations of commercial clients. Whether upgrading one function or orchestrating full-scale transformation, Digital One™ meets banks where they are, helping to reduce modernization risk and deliver value faster.

APIs are foundational to this transformation. They allow more seamless integration with enterprise resource planning systems (ERPs), treasury management systems (TMS), and other financial tools, helping to streamline data exchange, payment initiation, and reconciliation in real-time. This can enhance operational efficiency and deliver a better experience to both employees and customers.

Embedding banking capabilities directly into clients' ERP, payroll, or accounting platforms helps unlock new convenience. Business clients can gain the ability to initiate payments, access real-time data, and reconcile finances from within the tools they already use.

API-first strategies can also improve the developer experience (DX), making it easier to build, deploy, and manage services.

Clean, well-documented APIs can boost discoverability and usability, helping banks and partners bring differentiated services to market faster.

Perhaps most importantly, APIs give financial institutions the flexibility to work with a broader set of partners, from core providers to fintechs, while helping to maintain control and consistency. This flexibility is key to unlocking innovation and scalability across the banking ecosystem.



Case study:

How one bank modernized with Digital One™

A \$38 billion Midwest-based bank recognized the growing demand for a seamless digital onboarding experience across its commercial and small business segments. Customers had come to expect intuitive, mobile-first tools that allowed them to open and manage accounts anytime, anywhere, without lengthy branch visits or paperwork.

To meet these expectations and drive higher conversion rates, the bank implemented FIS Digital One™ Business Account Open, a core-agnostic, API first solution designed to streamline the digital onboarding journey.

The results:

- Nearly tripled application completion rates, from 30% to over 80% within 16 months
- Enabled faster time to market by reducing legacy onboarding bottlenecks
- Delivered a unified experience across consumer and commercial banking clients

By integrating Digital One™ into its onboarding strategy, the bank not only improved the customer journey but also freed internal teams to focus on higher value service delivery. This transformation reinforced the bank's position as a forward-thinking partner to its business clients, ready to meet modern expectations without sacrificing compliance or control.



Real-time payments

Modern business banking clients expect speed, transparency, and efficiency in their payment experiences. Real-time payment (RTP) capabilities are increasingly essential to delivering on those expectations.

With real-time funding options like ACH transfers, mobile deposits, and domestic RTP systems, businesses gain better visibility and control over their liquidity. This reduces the need for large buffer balances and supports more precise cash flow management.

As global adoption increases, banks are joining forces to ensure cross-border interoperability and support faster international transactions. Straight through processing (STP), which automates financial transactions without manual intervention, further reduces friction. For example, virtual card payments processed via STP can be deposited instantly, helping to improve vendor satisfaction and cash management.



The future of AI

Artificial intelligence is reshaping how banks deliver insights and value to commercial clients. From predictive cash flow forecasting to anomaly detection and personalized financial recommendations, intelligent tools are enhancing operational decisions and client engagement.

Advanced AI models go beyond historical data to anticipate future liquidity needs, helping businesses make smarter financial decisions. AI can also benchmark performance against peers and highlight areas for optimization, empowering self-service without sacrificing depth. These models also enable proactive recommendations by connecting customers to tailored financial products, marketplace partners, or credit solutions based on benchmarked performance and predicted needs.

Agentic AI brings even more opportunity, from intelligent chatbots that simplify support interactions to internal tools that assist with compliance, reporting, and employee productivity. It eases the burden of manual tasks, allowing bankers to devote more of their attention to engaging with customers and building relationships. It's technology that supports the human touch rather than replacing it. Bankers can become more productive while customers enjoy a smoother, faster experience with more personal attention.

To fully realize these benefits, banks must adopt AI responsibly. Public AI models can introduce security, privacy, and regulatory risks. A more secure alternative is to leverage private large language models (LLMs) that safeguard sensitive data and align to regulatory standards, all while supporting meaningful innovation.





Purpose-built banking

Modern business clients demand personalized services tailored to their needs, goals, and industries. A one size fits all approach is no longer viable. Whether serving a global manufacturer or a local real estate firm, banks must offer configurable experiences.

Mobile apps, dashboards, and bundled services must be tailored to individual industries and business models. Commercial clients expect tools like configurable APIs, fraud controls, custom reporting, and real-time cash insights. Retail facing solutions need mobile deposit capture, self-service dashboards, and low code tools for fast customization. As business clients grow more sophisticated, they expect digital experiences that reflect the complexity of their operations. Delivering seamless, configurable interfaces that adapt to evolving business structures across entities, users, and financial roles positions banks as strategic partners in long-term growth.

With a composable ecosystem and scalable architecture, banks can modernize confidently while tailoring functionality to the evolving needs of their commercial clients. A platform like Digital One™ empowers banks to meet these expectations through modular design and persona-based customization. As **John Stuckey, Head of Product – Digital Business Banking at FIS**, said: “When you can tailor your services to your client businesses, you build greater engagement ... and better loyalty. The importance of that personalization at a business level is becoming increasingly critical.”

Open banking further enables personalization. By integrating with aggregators like PayPal and other providers via APIs, banks can empower clients to use their financial data wherever it delivers the most value.

The future of collaboration

Open banking marks a shift from closed ecosystems to collaborative innovation. Today, success means building partnerships that combine strengths across banks, fintechs, and technology providers.

Hashim Toussaint, SVP of Digital & Open Banking at FIS, puts it clearly: "With the hypercompetitive nature of retail banking, coupled with its high costs and low margins, you may be among the multitude of banks looking to the lucrative business banking side for growth opportunities. As you define your strategies, consider how the right fintech partner could accelerate your success."

Increasingly, banks are moving away from white-labeled fintech offerings and embracing co-branded partnerships. This transparency can help foster trust while allowing clients to benefit from best-in-class innovation delivered at speed.

Whether in embedded finance, wealth management, or sector-specific solutions, partnerships can unlock new capabilities and help banks bring differentiated value to the market faster. As Toussaint notes, "the banks that have been the most successful in managing these alliances no longer view fintechs as competition; rather they see them as accelerators."





Case study:

Launching a digital-first bank with Digital One™

A regional bank preparing to expand into new markets saw an opportunity to launch a fully digital banking brand, designed from the ground up to serve modern business clients with agility and scale. The bank partnered with FIS to accelerate the launch and deliver a feature rich digital experience from day one.

Leveraging Digital One™ and the broader suite of modern banking solutions, the new digital bank was able to:

- Rapidly deploy API-based capabilities across onboarding, payments, and account management
- Integrate with fintech partners to offer niche services for small and mid-sized business clients
- Meet U.S. regulatory compliance requirements at launch

The outcome:

- The new digital bank launched on time and on budget
- Business clients gained access to configurable, embedded services with less friction as compared to legacy platforms
- The bank positioned itself as a tech-forward challenger in a competitive market

By adopting Digital One™, the institution combined speed, scale, and personalization, demonstrating that even in a regulated environment, banks can innovate fast when backed by modern infrastructure.

Looking ahead

Business banking is undergoing transformation. Banks are moving from monolithic systems to intelligent, modular ecosystems. General services are being replaced by personalized experiences. Banks have a growing need to move beyond disconnected operations and adopt real-time, AI powered decision making.

If you are shaping your bank's roadmap, you know that progress comes from building on what works while preparing for what's next. The goal is to align existing systems with new tools in a way that creates value and avoids disruption. You need a partner who meets you where you are and helps you move forward with purpose.

FIS combines decades of experience with a modern platform built for business banking. **Digital One™** helps banks deliver smarter infrastructure, AI driven insights, and better experiences for commercial clients, without starting from scratch.

Together, we can turn today's systems into tomorrow's advantage by combining trust, technology, and thoughtful progress.

UNLOCK SMARTER COMMERCIAL AND BUSINESS BANKING



Money at rest Money in motion Money at work™

Make your digital transformation a success with FIS.
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 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.

About FIS

FIS is a financial technology company providing solutions to financial institutions, businesses and developers. We unlock financial technology that underpins the world's financial system. Our people are dedicated to advancing the way the world pays, banks and invests, by helping our clients confidently run, grow and protect their businesses. Our expertise comes from decades of experience helping financial institutions and businesses adapt to meet the needs of their customers by harnessing the power that comes when reliability meets innovation in financial technology. Headquartered in Jacksonville, Florida, FIS is a member of the Fortune 500® and the Standard and Poor's 500® Index. To learn more, visit FISglobal.com. Follow FIS on KinkedIn, Facebook and X (@FISglobal).

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