7 questions banks are asking before modernizing

Unlock the next phase of commercial banking in North America

1. Do we have to replace our core system to modernize commercial banking?

No. FIS® Digital One™ Commercial sits above the core as a cloud-ready, unified digital layer, allowing banks to modernize customer experience, add modular capabilities and connect systems via APIs without core replacement.

2. What actually improves customer experience for business banking?

Reducing friction in high impact moments. Faster onboarding, fewer steps to complete tasks, fintech integrations, and clear visibility into cash positions and transactions make the biggest customer experience difference.

3. How do banks make embedded banking work?

Once APIs are in place and managed centrally, banking can sit inside the tools customers already use, like enterprise resource planning (ERP), accounting tools (QuickBooks, NetSuite) and fintech apps. That's when banks move beyond channel-based delivery and start becoming part of how the business runs day-to-day.

4. What capabilities matter most for scaling commercial banking in North America?

Banks prioritize platforms that can scale quickly while supporting growth and innovation. High transaction volumes, complex customer relationships and competitive expectations require modern and resilient core workflows, seamless integration across systems and consistent processes.

5. What slows banks down when they try to modernize?

Many banks are still running hybrid environments without a unifying platform layer, where everything doesn't line up. Such environments make delivering consistent experiences much harder than it should be.

6. How do digital and relationship channels start working together?

Having visibility across the banking ecosystem is a key first step. When a banker can see what a customer did online, the conversation picks up where the customer left off. Without Digital One Commercial, every interaction feels disconnected.

7. How long before banks see real results?

It depends on how much fragmentation exists across systems today. If processes are manual, efficiency gains show up quickly. If data is already unified or accessible through a platform, improvements in engagement tend to follow faster. In high-growth markets, those gains can scale quickly once a modern, cloud-ready, API-first platform is in place.

#1 in product features & client service*

Unlock a new era with Digital One Commercial:

Human centered commercial UX, built for real workflows. Purpose built business banking experiences – backed by FIS enterprise grade security and built-in advanced fraud protection – drive adoption, deposit growth, trust and credibility.

Learn more

*Datos Insights 2024

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

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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