Digital One™ Commercial

Unlock composable commercial banking experiences for APAC banks, built for growth across borders



FIS® Digital One™ Commercial delivers a modern, flexible, core-agnostic composable digital business banking platform purpose-built to meet the fast-evolving demands of banks in the Asia Pacific region. Whether you're a regional bank scaling into new markets or a global bank expanding into Asia, our solution enables differentiated services for diverse business segments – across mature economies and emerging markets alike.

- **Unified platform for all business segments:** Serve SMBs, mid-corporates and large enterprises from a single instance, replacing fragmented legacy systems with a consistent, modern experience.
- **75+ APAC payment types:** Real-time, multi-rail payments including transfers, bulk, collections and tax payments, plus leading regional schemes like PayNow, GIRO, FAST and cross-border SWIFT/ISO 20022.
- **Single-instance, multi-entity operating model:** Support complex organizational structures – holding companies, subsidiaries and regional hubs – with centralized entitlements and localized configurations.
- **Core-agnostic, API-first architecture:** Deploy on a wide range of cores and integrate with fintechs, ERPs and FIS payment and fraud solutions without replacing existing systems.
- **Multi-language and multi-time zone capabilities:** Serve customers across APAC from a single digital instance, with support for English, Bahasa Indonesia, Simplified Chinese, Traditional Chinese (Hong Kong/ Taiwan) and Vietnamese.
- **Cloud-ready deployment:** Supports private, public or hybrid environments across diverse regulatory landscapes.

The FIS advantage in Asia Pacific

FIS is your trusted digital transformation partner in APAC – combining fintech agility with the confidence of global scale. FIS technology powers 95% of the world's top banks and moves $16+ trillion annually. Digital One Commercial is already proven at scale: one of Asia's largest banks runs the platform across 15 countries, serving ~350,000 business customers and over 1 million end-users on a single instance.



Our platform helps APAC banks:

- **Attract and grow business banking relationships:** Deliver cutting-edge digital experiences that help win new SMB and corporate clients and deepen wallet share through treasury, FX and trade cross-sell.
- **Improve efficiency and agility:** Consolidate onto one platform to help lower IT costs, simplify compliance and launch new products faster.
- **Future-proof their services:** Continuous innovation, including AI-driven insights and embedded banking capabilities, helps ensure banks stay ahead of evolving market demands.
- **Accelerate innovation:** 1,000+ modular APIs enable rapid delivery of new capabilities, from entitlements and reporting to mobile apps.
- **Compete at scale:** Serve global and regional corporate customers with the sophistication they demand, backed by the reliability and reach of FIS.

From real-time payments and trade finance to ERP and fintech integrations, Digital One™ Commercial equips your bank to navigate complexity and grow with confidence – modernizing while minimizing disruption.

Learn more



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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