Chartis

VENDOR SPOTLIGHT

Client Lifecycle Management Solutions, 2026

FIS

Executive Summary

The client lifecycle management (CLM) solutions market is entering a more mature phase. While earlier cycles were characterized by large platform selections and transformation programs, 2026 marks the point at which most financial institutions are shifting toward continuous renewal. Consequently, we are seeing an ongoing, incremental modernization cycle in which firms steadily rebuild their onboarding and lifecycle capabilities, insert specialist components and retire legacy tools over time.

> **FIS' CLM offering is built on its verticalized CLM capabilities in investor services, with key strengths around data models and workflow automation. Crucially, this gives firms a uniquely focused solution for complex onboarding, and enables them to manage the lifecycle requirements of alternative assets – factors reflected in FIS' Category Leader placement in our CLM for CIB quadrant.**
>
> **— Phil Mackenzie**
> **Chartis Research**

This shift is driving a move away from horizontal, configurable CLM platforms toward a sector- and business line-specific model. Institutions are now prioritizing solutions that align with discrete operating models and regulatory requirements in areas such as wholesale and investment banking, broker-dealers and trading businesses, investor services and private banking/wealth. As a result, vendor competition is becoming defined by rolling displacement rather than 'rip-and-replace' approaches.

Two distinct markets are emerging. In corporate and investment banking (CIB), CLM is more mature, while in wealth management it remains less standardized and more fragmented. In 2026, however, a key feature of vendors is not which category they fit into, but how effectively they support modular adoption, integration with existing technology stacks, and business-line specificity. Another defining feature of the market is the accelerating maturity of artificial intelligence (AI) tools. Vendors are increasingly deploying generative AI (GenAI) in regulated onboarding environments, and it is becoming a delivery layer for scalable lifecycle management.

Key Considerations

- **Sector-specific build-out of CLM capabilities, rather than generic workflow buying**. As CLM has expanded as a defined area of focus, more of the CLM workflow has been brought into vendors' capabilities and solution sets. This has had the effect of making CLM solutions more vertically specific, as they must now account for the unique requirements of each vertical.
- **Rolling displacement and modular components driving churn**. Core workflow frameworks are challenging to replace, because of high costs and potentially long downtimes. As such, CLM is often driven by a partial displacement environment in which capabilities such as orchestration are layered over existing workflow and case management frameworks.
- **A broader blend of services and technology, as the operationalization of compliance becomes strategic**. The specificity of CLM also ensures that services remain a significant component. Each institution represents a unique fingerprint of business lines and systems, and the configuration and flexibility provided by these services are key enablers in this area.

FIS: Category Leader – Client Lifecycle Management Solutions, 2026

Our analysis of FIS is included in the Chartis report CLM Solutions, 2026: Quadrant Update, published in February 2026. The report also includes other providers of CLM solutions, including: Appian, Delta Capita (Karbon), eClerx, Fenergo, KYC360, KYC Portal, LexisNexis Risk Solutions, Muinmos, NICE Actimize, Pega, Platforma365, S&P Global and ThetaRay.

Chartis has named FIS as a category leader in the 2026 RiskTech Quadrant® for CLM Solutions for Corporate and Investment Banking (CIB) (see Figure 1 on page 3). Within the CIB space, FIS is increasingly differentiating its platform with integrated CLM capabilities that support anti-money laundering (AML)/Know Your Customer (KYC), onboarding and ongoing due diligence requirements across buy-side and asset servicing operating models, with a particular focus on managing alternative assets.

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FIS's platform is designed to address enterprise-scale regulatory operations and multi-jurisdictional compliance obligations with modular, configurable architectures. This approach includes integrated support for both financial crime compliance and tax transparency requirements (such as Foreign Account Tax Compliance Act [FATCA] and Common Reporting Standard [CRS]/Automatic Exchange of Information [AEOI]), enabling institutions to manage multiple regulatory frameworks within a single platform environment.

FIS's CLM platform for the CIB market also includes such functionality as risk assessment, ongoing monitoring, case management and reporting. Flexible configurations allow institutions to tailor workflows and controls to their own policies and risk appetites. Finally, the FIS platform provides entity intelligence and visibility into complex ownership structures via integrations with third-party data providers, along with workflow management, monitoring dashboards and audit trails designed to enhance operational efficiency and support regulatory oversight.

CLM Solutions for CIB

Policy management (4.4: best-in-class)

FIS's strong score in this category reflects its broad coverage: the solution covers a broad range of policies across the customer lifecycle workflow, with a consistent policy framework that includes KYC, investor documentation, asset valuation, pricing and portfolio disruption, investor communications and T&Cs.

Data management (3.7: advanced capabilities)

FIS's data management capabilities allow users to integrate with third-party systems (such as those belonging to core banking and data providers), and to consume data in a variety of formats, with the ability to build customized rules to meet clients' quality and validation requirements and/or to amend existing rules where necessary. In addition, the platform's data model/data dictionaries strategy supports multiple regulations across several different jurisdictions.

System interfaces and APIs (3.7: advanced capabilities)

The platform populates customer profiles by using APIs to connect to external data sources according to client's specific needs. The solution also offers integration with internal departments including legal and credit, as well as external third-party service providers and FIS's internal ecosystems.

Figure 1: FIS's positioning – RiskTech Quadrant® for CLM Solutions for CIB



Workflow and automation (3.5: advanced capabilities)

The FIS platform's cross-jurisdictional rules framework is highly configurable and can monitor event-driven triggers and risk-based review cycles. The platform supports end-to-end workflow management from data ingestion to data validation, as well as compliance with various regulatory requirements and report submissions to regulatory portals.

Entity management (3.3: advanced capabilities)

The solution's management capabilities cover entities, ultimate beneficial owners (UBOs) and other complex ownership structures. Vertical-specific capabilities include private banking, CIB, wealth management and broker-dealers.

Market Context

The CLM market continues to evolve, as financial institutions seek to balance regulatory compliance, operational efficiency and client experience while modernizing fragmented infrastructures. However, unlike previous market cycles that centered on platform selection, continuous renewal is increasingly defining the current phase. Institutions are progressively modernizing their CLM environments by introducing targeted components and workflows, while steadily moving away from legacy processes and systems.

The market is also shifting from a horizontal model of CLM procurement, in which firms implemented generic onboarding or workflow platforms configurable across multiple use cases, toward a more sector- and business line-specific approach. Financial institutions are increasingly prioritizing purpose-built CLM solutions tailored to distinct client segments, regulatory requirements and product offerings. This trend has accelerated the divergence of CLM architectures across such areas as private banking, broker-dealer and trading businesses, wholesale banking and securities services.

In the CIB segment, CLM has become a more mature and clearly defined category, with leading vendors differentiating their products through such capabilities as entity intelligence, identity-centric onboarding and documentation workflows, and accelerated regulatory and policy compliance. By contrast, CLM in wealth management remains comparatively less mature and more fragmented, reflecting the sector's relationship-driven operating model and the significant variation in jurisdictional requirements and client structures.

Methodology

Chartis Research ('Chartis') is a research and advisory firm that provides technology and business advice to the global risk management industry. Chartis assesses risk technology vendors using a consistent, objective methodology regardless of business relationships.

The Chartis RiskTech Quadrant® has been used to explain the structure of the market. It employs a comprehensive methodology of in-depth independent research and a clear scoring system to explain which technology solutions meet an organization's needs. The RiskTech Quadrant® does not simply describe one technology solution as the best; rather, it uses a sophisticated ranking methodology to explain which solutions would be most suitable for buyers, depending on their implementation strategies.

The Chartis RiskTech Quadrant® evaluates vendors on both current and future dimensions of completeness of offering and market potential.

- **Completeness of offering** criteria include data management, entity management, workflow and automation, system interfaces and APIs, policy management and packaging and UX.
- **Market potential** considers business model, market penetration, financials, customer satisfaction and growth strategy.

Chartis uses detailed evaluation forms, customer surveys, expert interviews, vendor briefings and other research sources to assess solutions. This rigorous methodology provides an independent view of solutions and vendors.

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