



10 reasons banks are choosing Digital One™ Commercial

Unlock new opportunities
with business customers

1. Capture a \$150B revenue opportunity

Business banking remains a major source of growth. FIS® Digital One Commercial helps banks expand reach across regions and segments to capture more revenue.

2. Strengthen deposit growth

Competition for Commercial balances continues to increase, so banks are investing in better digital experiences like advanced cash management and real-time payments to retain and grow deposits.

3. Support high-value, high-activity customers

Business customers drive frequent transactions and larger balances. Digital One Commercial's architecture helps banks manage activity with greater control and visibility via FIS Open Payment Framework (OPF).

4. Deliver a true digital hub for customers

Banking portals are becoming the center of how businesses manage finances. Digital One Commercial brings payments, data and workflows into one core-agnostic platform.

5. Close the data and analytics gap

Many banks still fall short on insights. Most treasurers say they do not get the data they need (KPMG Global Treasury Survey 2025). Digital One Commercial improves access to accounting data and usability.

6. Compete with fintechs on capability

Businesses are going outside their bank to fill customer experience gaps. Digital One Commercial helps banks deliver new capabilities within their own ecosystem via FIS' Fintech Integration Center and FIS® Open Access™.

7. Integrate with the systems customers rely on

Connections to enterprise resource planning (ERP) platforms and fintech tools are now expected by digital leaders. Digital One Commercial supports secure, API-based integration.

8. Move faster with a modern platform

Banks need to respond quickly to new demands. Digital One Commercial supports faster rollout of new features and services with a cloud-native, modular design.

9. Handle complexity across business segments

Customer needs vary from small businesses to large corporates. Digital One Commercial is a unified platform that supports different workflows, controls and user roles without adding friction.

10. Strengthen security as digital grows

Fraud risks and compliance demands continue to rise. Digital One Commercial's security framework includes advanced authentication via Digital One Behavioral Biometrics, delivering stronger controls to help protect customers.



The FIS advantage

Digital One Commercial gives banks a single platform to serve business customers with consistency and scale. It connects digital banking, payments and lending, supports integration across systems, and helps banks grow while maintaining control, security and performance.

Want to learn more about how we rank in the [Datos Insights: U.S. Cash Management Technology Providers report](#)?

[Read the report](#)

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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