FIS Digital Solutions

The digital ecosystem powering regional and community bank growth

Unlock a connected digital experience that drives growth across the customer lifecycle



Simplicity Fast, intuitive experiences + **Security** Trust at every step + **Personalization** Relevant offers + support → **Growth** Relationships, retention + wallet share

Digital One

The connected digital banking experience built to serve the entire customer lifecycle



1 Origination

Secure first connection

Account opening and onboarding in minutes for consumer, joint and SMB relationships. Pair fast pre-filled applications with automated decisioning and fraud protection.

- **<5 min** account opening
- **150m+** new accounts processed for consumers and SMBs
- **85%** of the account-opening process automated through intelligent decisioning
- **50%** reduction in loss rates without added friction

2 Servicing

Everyday trust + engagement

A simple, intuitive Digital One™ Flex experience across mobile and web. Help customers bank, move money, manage cards and get support with less friction.

- **50M+** logins per month in Digital One Flex
- **Instant** and secure money movement
- **4M** Active digital users
- **450+** financial institutions

3 Growth

Right offer, right moment

Use core-connected data and intelligent growth solutions to deliver personalized engagement, AI-powered support, financial wellness and marketplace growth that deepen relationships and drive acquisition.

- **100B+** transactions leveraged in FIS fraud models annually across core, debit, card and payments
- **2-3x** better conversion than the industry average for high-intent marketplace traffic
- **4-6%** click-to-fund rates versus the cited 2% industry standard
- **$45M** in annual deposit volume — CD Valet case study
- **10x** deposit growth through high-intent marketplace acquisition
- **24/7** AI chat support through Digital One Chat

Powered by a connected ecosystem

Core banking data, best-of-breed partner integrations and orchestrated intelligence work together to serve customers, prevent fraud and drive growth from one unified experience.

Connected growth enablers — Powerful solutions to grow with your customers

- FIS Origination Suite
- Money Movement & Payments
- Back-Office Optimization
- Digital One Chat: Agentic Support
- Targeted Engagement
- Financial Wellness

Orchestrated Intelligence

Digital One Flex — Best-in-class digital banking platform

Digital One Flex
Digital banking (mobile + web) | Built-in fraud protection

Orchestrated Intelligence

The FIS ecosystem — The trusted, institution-ready infrastructure

- Core Banking
- Risk Decisioning Engine
- Data & AI

Before → After

Before	After
Fragmented customer journeys	Connected digital growth
Disconnected vendors and data	Unified platform across the journey
Manual reviews and operational friction	Core-connected insights and risk intelligence
Generic engagement moments	Personalized offers, support and money movement
Digital experience as a retention risk	Digital experience as a growth engine

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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