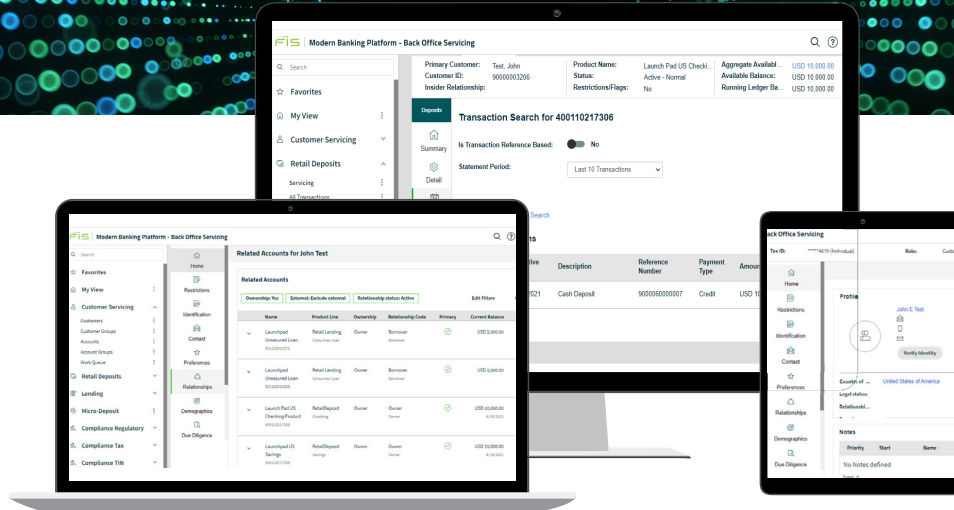




BANK MODERNIZATION

Digitalize or Die



Bank digitalization is a matter of survival. All banks need to modernize to meet rising customer expectations, accelerate innovation and deliver an engaging experience. A modern core empowers you to meet customers where they are and exceed their expectations. But your bank benefits too.

Modern technology allows for more freedom to innovate, strengthening your business success. It's also an opportunity to put customers at the center of all that you do. These are proven benefits of the digital age, but replacing a mission-critical core is a risky upheaval and a major distraction from running your legacy bank. What if there was an easier way?

More than 80% of consumers use a mobile device to manage a bank account.¹

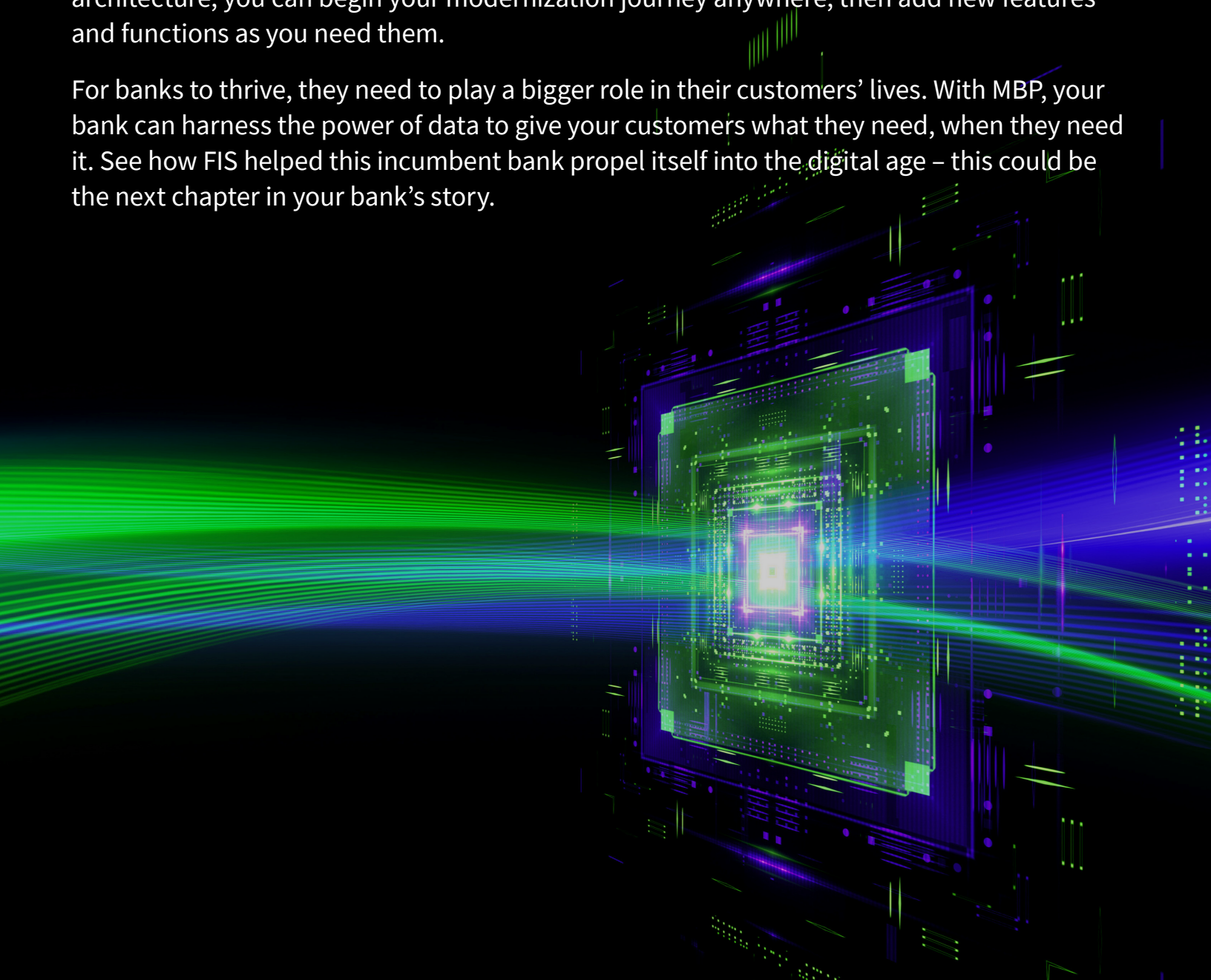
1. <https://www.aba.com/about-us/press-room/press-releases/consumer-survey-digital-banking-experience-2023>

MODERN BANKING PLATFORM

Modern Banking Platform from FIS® offers a proven path to bank modernization. It puts you on the fast track to a modern digital core, based on an incremental modernization. You can follow a proven road map to a full digital bank on the cloud, at your own pace. It's your gateway to open banking and a real-time banking ecosystem.

Founded on API-first principles with an event-based architecture, MBP gives you everything you need to build a successful bank powered by innovation. With our component-based architecture, you can begin your modernization journey anywhere, then add new features and functions as you need them.

For banks to thrive, they need to play a bigger role in their customers' lives. With MBP, your bank can harness the power of data to give your customers what they need, when they need it. See how FIS helped this incumbent bank propel itself into the digital age – this could be the next chapter in your bank's story.



A modernization model to attract and retain customers

CHALLENGE



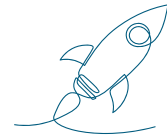
With assets of \$580 billion, this bank wanted to launch new digital products and deliver financial advice digitally. It also wanted to participate fully in the vibrant financial ecosystem so it could play a bigger role in the lives of its customers.

SOLUTION



FIS provided an outsourced digital banking solution to help the bank meet its short-term business goals and test new business and operating models. The solution offered a digital service for new account holders in a unique digital context.

OUTCOME



The groundbreaking venture proved how modern technology could drive business growth through innovation. The bank has adopted the “model bank” as a vehicle to modernize its entire processing infrastructure.

Why choose Modern Banking Platform?

With support for all bank types, MBP is our response to banking needs in the digital age. We offer a guided journey to bank modernization, driven by business success and with quantifiable milestones along the way.

Our next-generation platform is founded on the best FIS intellectual property developed over 50 years on more than a dozen cores. Cloud native with modern infrastructure and technology, MBP is part of a complete next-generation ecosystem, purpose-built for banking. You now have a framework that is built for today and for the future.



Build your unique bank



Award-winning platform with a central access point to manage and expose targeted FIS solutions via APIs



Real-time, easily integrated, modular line-of-business components for different banking products, business lines and geographies – built for quick growth



Open and entirely componentized, giving you unlimited choice and freedom to innovate to build a bank that's a manifestation of your brand and business vision



A cloud-native solution providing ongoing assurance of system resilience and availability – providing proven uptime performance



Data-driven and customizable to meet diverse market needs and compliance requirements, running on a powerful multi-tenant platform



Scale, capacity and elasticity of cloud to align processing with your exact business requirements and permanently lower operating costs



Self-contained plug-and-play components so you can change anything you want without affecting other core components

Why FIS?

FIS has helped many of the world's top banks capitalize on the opportunities of the digital age. Bank modernization is essential, but it's also an opportunity to reconsider and reengineer business processes – to “move and improve.”

MBP heralds a new era in banking technology. You can build on our experience. No technology partner has more industry know-how or practical expertise.

We can help you specify, build and implement a digital-native banking platform that thrives on continual innovation. With multiple deployment options, MBP gives you maximum flexibility and choice.

MBP STATUS

11 clients

20 total products

2.1M accounts

53M transactions per month

\$17B total deposits

Begin your modernization journey today.



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