



FIS Core on Demand

A Flexible Core Banking Platform for Rapid Innovation

Branch-less direct banks have enjoyed rapid growth thanks to a differentiated service model and/or great interest rates on deposit accounts. Many of these new institutions have formed out of well-established large banks, while some have emerged from the fintech sector. Community banks and credit unions have been unable to participate in the direct bank space due to the costs and effort required to launch a digital bank. **Until now.**

A New Way to Compete

FIS Core on Demand™ is a turnkey core banking solution developed specifically for community banks launching direct bank offerings. It enables rapid deployment of digital banking capabilities outside of a financial institution's primary technology stack.

Stand up a Direct Bank in As Little As 90 Days

Next-Gen Core Processing

Core on Demand is supported by a proven, multi-tenant, real-time core banking processor that processes multiple products and handles transactions at very high scale.

Digital First

Includes capabilities from FIS Digital United™, our platform that provides seamless digital experiences across online and mobile channels, plus the ability to open and fund new accounts in less than five minutes.

Ready-to-use APIs

Stay on top of the latest capabilities and fintech trends through integration into FIS Code Connect™, our API gateway.

100 Percent in the Cloud

Everything is securely hosted in the FIS cloud and provided as software as a service, reducing your hardware, maintenance and staffing costs.

Partner with the Direct Banking Leader

FIS has helped build more than a dozen of the most successful direct banks in the world on behalf of both traditional banks and non-bank financial firms. We have helped pioneer and perfect the model for branch-less banking and can bring unparalleled expertise and insight to your project. Plus, we are uniquely positioned with our Digital United platform, to help you launch a modern direct bank that delivers a truly amazing, unified customer experience.

Access to an Ecosystem of Ancillary Solutions

With great technology comes great people. Institutions that launch a direct bank with Core on Demand can optimize their business processing by tapping into a variety of FIS services. FIS staff can serve as an extension of your organization and support your direct bank in several ways:

- Business process outsourcing via FIS Virtual Back Office
- Professional Services & Consulting to aid direct bank launch (search engine optimization, pricing/growth strategy)
- Systems Integration Support

DID YOU KNOW?

50% of FIS survey responders say a direct bank offering from their primary bank would make them more likely to use a direct bank.

Gen Xers are two times more likely than boomers to bank with a direct bank.

High-income customers are more likely to bank with a direct bank.

Sources:

2019 FIS Performance Against Customer Expectations Findings
www.fisglobal.com/PACE

FIS-sponsored Direct Bank Consumer survey (Nov. 2018)

Get Started

To learn more about how your institution can launch a direct bank, attract new customers and grow your deposits with Core on Demand, please reach out to your strategic account manager.

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