



HORIZON BANKING SYSTEM

Community banking, modernized



A CHALLENGING ENVIRONMENT

Community banks thrive on building relationships and a sense of community in the markets they serve. To thrive operationally and competitively, they must rely on a strong core technology partnership to maintain profitability and remain relevant to their customers. FIS offers a proven track record with years of experience delivering critical core banking services and technology to financial institutions.

Backed by stability, knowledge and reinvestment, FIS' HORIZON Banking System offers community banks a modern core platform that delivers a simple, secure and proven experience for their clients.

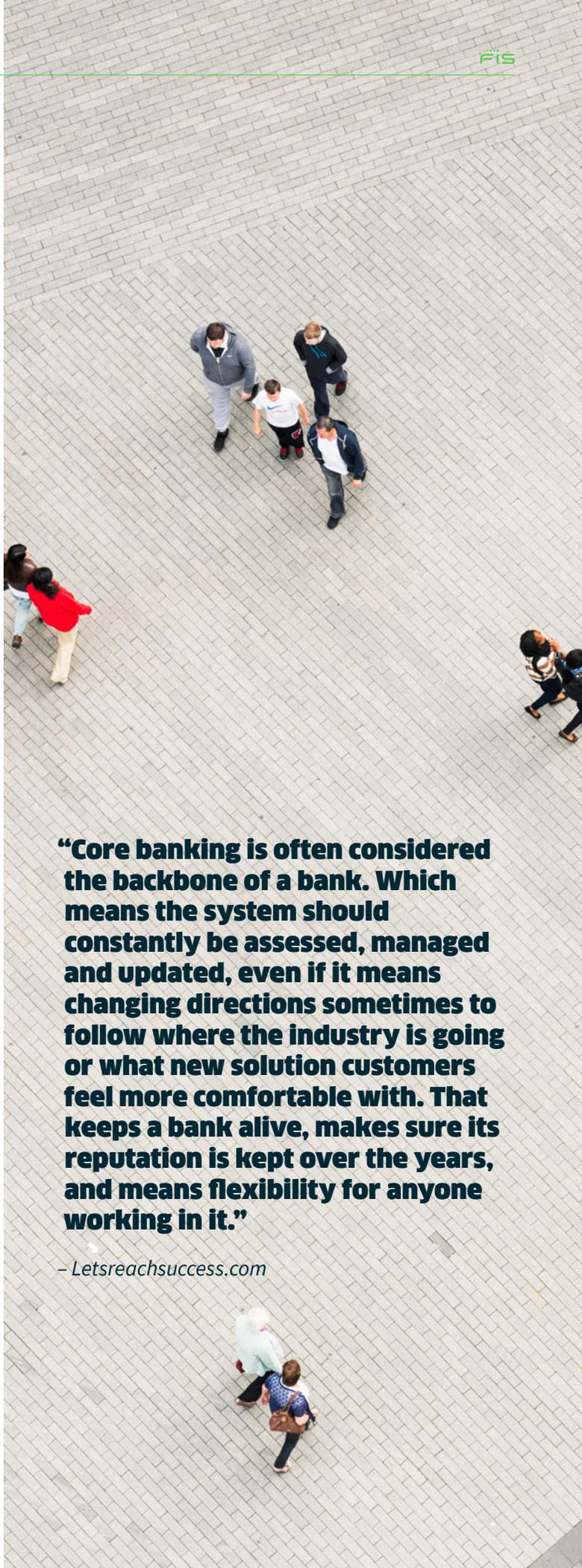
FIS core modernization

HORIZON, a modern banking solution, is a premier processing platform that delivers a rich set of business capabilities for community banks to support their retail and commercial customers.

FIS continues to make substantial investments in core modernization that provide our clients with best-in-class capabilities that include role-based user experience, once-and-done straight-through processing, intuitive navigation, customer-centric design and actionable analytics.

HORIZON's front-counter to back-office solutions are surrounded by a robust set of digital and business intelligence solutions that include:

- Digital and mobile
- Payments
- Fraud solutions
- Application programming interfaces (APIs) for open banking
- Cloud computing
- Data and analytics



“Core banking is often considered the backbone of a bank. Which means the system should constantly be assessed, managed and updated, even if it means changing directions sometimes to follow where the industry is going or what new solution customers feel more comfortable with. That keeps a bank alive, makes sure its reputation is kept over the years, and means flexibility for anyone working in it.”

– Letsreachsuccess.com

MODERNIZATION WITH HORIZON

HORIZON is continuously improved and modernized. The philosophy of FIS' HORIZON modernization strategy is summarized in the graphic below.

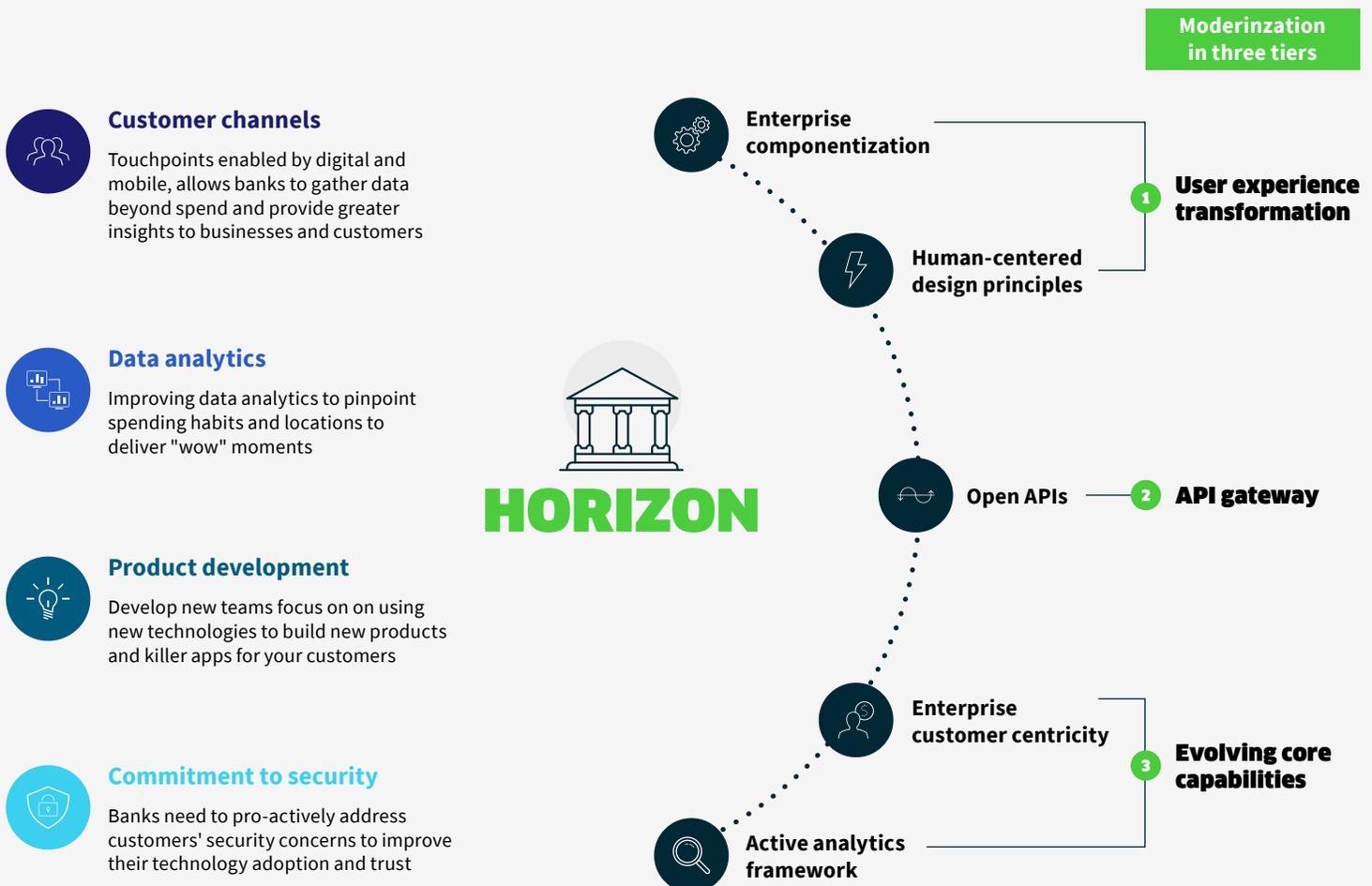
HORIZON brings a modern banking user experience to your institution. Through single sign-on (SSO) functionality, it redefines the traditional core system by providing users with valuable information displayed via banners on every page.

In addition, this modern, role-based user experience provides an intuitive universal search, along with the ability to customize the information displayed within tables.

This integrated user experience facilitates efficient customer service and promotes strategic sales opportunities. The system's ease of use makes it easy to train employees. Moreover, the system offers state-of-the-art security features that enable your institution to define user access down to the field level.

Best of all, the entire solution is mobile. From a tablet, bankers can access the entire system – taking the business of banking anywhere and everywhere.

FIS' key pillars of solution modernization



HORIZON PROVIDES POWERFUL TECHNOLOGY FOR A FLEXIBLE FUTURE

The HORIZON Banking System consists of a fully integrated suite of applications and features to support your bank's automation requirements. HORIZON is completely parameter-driven; the software conforms to your organization, not vice versa, making it more powerful and flexible to meet your unique needs. You can configure every aspect of the way your bank interacts with customers, without any special programming or technical support.

The HORIZON extended user experience is designed as a multi-tiered responsive architecture. HORIZON's IBM DB2 provides the infrastructure for the HORIZON extended user experience and retains decades of powerful compliance and product functionality. A Java middle layer bridges the IBM database and applications to the user interface. HTML 5 provides an outstanding user interface that is fully browser-enabled and consistent across devices. Your users experience images that are now merged into the HORIZON page instead of in a separate browser window.

Whether you choose the in-house, outsourced or facilities management delivery of HORIZON, virtually every process necessary to operate your institution is built in, working so closely and in sync with other functionality, it is impossible to distinguish where one feature ends and another begins.

The features comprising HORIZON are logically grouped into six interacting modules, each of which controls specific products and services and is customized through a set of Bank Control Records (BCRs).

Personal service is your competitive advantage. Yet few customers today choose great customer service in the absence of great financial products, convenience and access to their money. For banks, having a sophisticated, powerful technology infrastructure is no longer a luxury or option – it is the price of entry.

It is here that HORIZON from FIS offers banks a powerful solution. HORIZON is an open, flexible and scalable application suite that allows your institution to adapt rapidly, innovate readily and beat your competition to market with cutting-edge financial products and services.

HORIZON is a complete solution built on the IBM® Power Systems hardware. Through the central-server design of our solution, processing, databases and presentation layers are processed from one server that enables the SSO access to all primary applications. The consistent look and feel across HORIZON's features make them easier and more efficient to use and navigate, and reduces training time for staff.

With parameter-driven product and service definitions, you can highly customize the solution to function as your bank is designed, rather than having to design your operation to support an automation system.

Every release includes enhancements that our clients receive as part of doing business with FIS. There are no upgrade or installation fees associated with any release. Therefore, the software's capabilities keep pace with the demands of the market.



Create strong, data-driven relationships

The portfolio management function in HORIZON provides a comprehensive, up-to-the-minute overview of all your customers and the relationships they have with your bank. Critical information about each relationship is displayed on the Relationship Summary, and additional detail – including detailed transaction and maintenance history – is available with a single click of the mouse.

Summarized customer totals, including current, available and average balances, are also easily accessible, allowing bank management to analyze the customer's overall financial status quickly and easily. Flexible bank-defined relationships can be established to relate customers to accounts and to other customers in an infinite number of ways.

With dynamic account titling, if a customer's name changes, a single update is all that is required, and the change is immediately reflected on titles for all related accounts. Address, telephone and personal information changes can be updated in a single place.

Customer relationships and householding

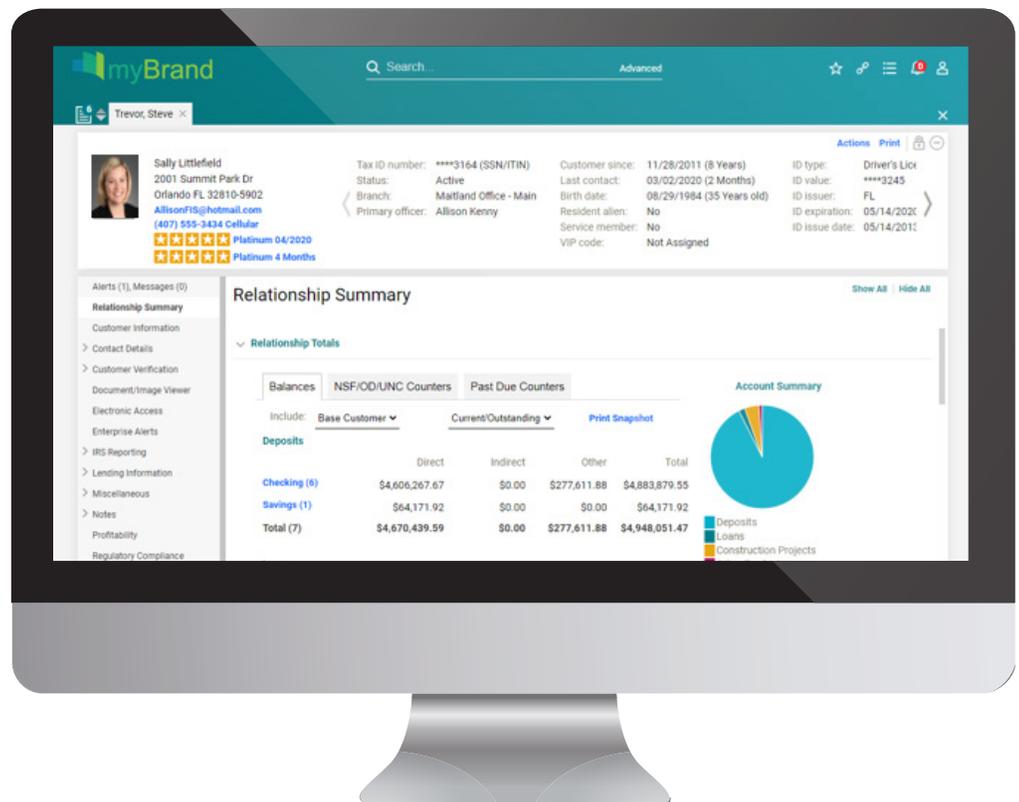
Customers can be related to other customers to reflect family or business associations. These relationships can be selectively displayed on the portfolio screen and user options control. The account balances are included in the overall customer totals.

One type of relationship available in HORIZON is householding. An unlimited number of customers can be linked to a single household. By defining this association: the bank has a much clearer view of the relationships and access to a more defined marketing channel. This feature also provides the ability to change addresses for all household members with a single update.



Unlimited addressing and correspondence delivery options

As many as 1,000 mailing addresses, 1,000 electronic addresses and 1,000 telephone numbers can be stored for each customer. This contact information can easily be managed for alternate and seasonal addresses by designating effective dates and related account and notice type information. HORIZON can deliver statements and notices to multiple addresses, including electronic delivery.



Collateral tracking

Collateral information is linked to both customers and accounts in HORIZON. Ownership of real property, business assets, investment accounts and titled collateral is displayed at the customer level in a portfolio view. These collateral items can easily be linked to loan and deposit accounts, creating pledged relationships.

Bank-defined customer account aggregation

For customer relationships that are traditionally not processed in the core solution, the HORIZON Banking Solution provides a unique account aggregation function.

Relationships such as trust, credit card and investment accounts can be included in the customer portfolio view. Information from other third-party systems can easily be imported into HORIZON, without the need for custom programming. As a result, detailed information for these relationships can be included in bank-defined inquiry screens and in the customer financial summary.

User-defined information and notes

There are as many as 10,000 user-defined fields available for tracking a nearly unlimited amount of information about the customer. Bank-defined options control the use of these fields, including display sequence, valid values and custom inquiry screens that are available throughout the system.

Online features enable you to import purchased information into these fields without the need for custom programming, enabling you to use enhanced customer information for internal analysis and reporting.

This information can be used to notate information about the customer and to focus marketing efforts to a targeted audience. Customer notes can be added to customers and accounts throughout the system.

These notes include free-form text, as well as codes and date fields that can be used to segregate specific note types for display and journal printing. Any note can be flagged with an alert indicator, which will cause the note to be automatically displayed in a pop-up window any time an inquiry is requested for the customer or the account.

Contact management and fulfilment tracking

HORIZON's contact management and fulfilment tracking feature enables your staff to track and manage every service request made by your customer. This tool allows contact information to be entered online and then, if necessary, routed to others for fulfilment. Online work queues organize and prioritize the requests based on bank-defined criteria, providing automated efficiencies in your call center and back-office operations. The process also tracks the request until final resolution, ensuring the highest caliber of service is available to your customers.

Database management

Of course, any customer database is only as effective as the information it contains.

HORIZON provides your bank with operational tools that allow you to automate file clean-up. Although full online edits are in place to ensure the same customer record is not added multiple times, the duplicate resolver function can help identify and automatically correct any duplicate customer records on file. This operational process ensures the system runs with the utmost efficiency and effectiveness and that information is easy to locate.



INTEGRATED DEPOSIT MANAGEMENT

Flexible product definition

HORIZON Deposit Management provides flexible options for processing all types of deposit accounts, including checking, savings, time deposit and IRA accounts. All these are configurable by the bank with non-technical online parameters and can be easily updated at any time with immediate results.

Commercial account analysis is fully integrated, allowing your bank to closely analyze and charge commercial account holders based on the overall profitability of the relationship. Multiple accounts can be linked together, and a virtually unlimited number of system-generated transactions can be included in the analysis as well as bank-defined service fees. Calculations of the accounts' charges are based on all these factors and parameter-defined earnings rates. Repurchase agreement processing is available in the system, allowing the bank to offer overnight sweep products. Information relating to the collateral is automatically tracked.

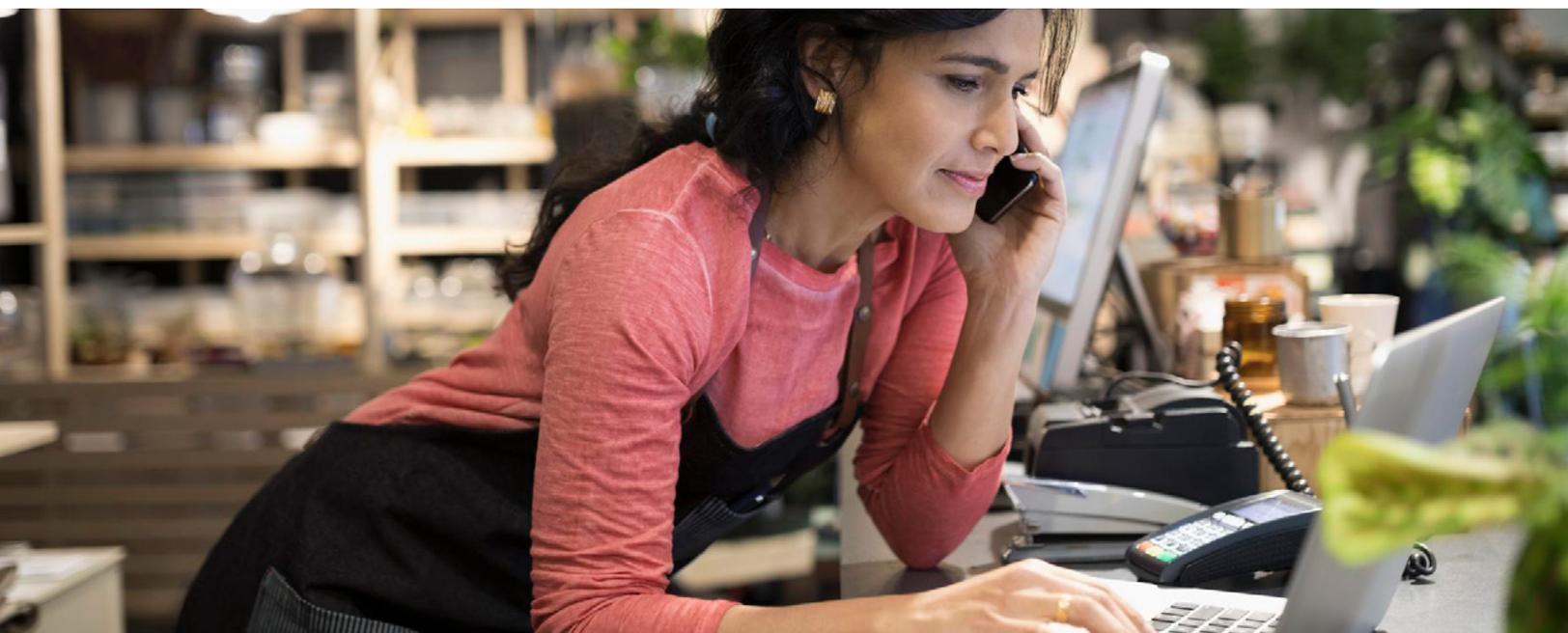
The Time Deposit Module offers fully integrated processing for the Certificate of Deposit and Retirement applications. The Time Deposit Module can support more than 46,000 product types and allows you to customize processing options at the individual account level such as bank-defined options, control service charges, maturity and renewal options, and early withdrawal penalty calculations.

Flexible interest compound and accrual controls offer fixed, variable and stepped interest rate products, as well as automated teaser rates. Interest disbursement intervals are specified at the account level, and methods can be defined as check, deposit, capitalization or ACH. The IRA module supports a wide range of products and fully automates customer age tracking and Required Minimum Distribution (RMD) calculations.

Customer rewards and affinity programs

A unique feature of the HORIZON Banking System is its ability to define and automatically process rewards and customer affinity programs.

This tool allows your bank to incent customers to use specific processing channels (ATM, internet, interactive voice response, etc.), products and services, while dissuading them from using more costly and inefficient ones. The size and type of these incentives is determined by your organization. All administration of these programs is fully automated in HORIZON, with options to calculate and track points, provide customer statements and even provide year-end tax reporting.



Related services

Safe deposit box processing is fully integrated with HORIZON Relationship Management module in HORIZON. This component allows you to track available boxes by size and branch and then link them to customers when rented.

The safe deposit box relationship is displayed as part of the customer portfolio. Billing and automatic payment functions are also fully supported, eliminating the need for manual processing. Stockholders can be identified in the system, with a complete summary of the number of shares owned by type. Dividend processing is also fully automated.

Automated new account setup

New account setup for all deposit products is fully automated in HORIZON. Tools are provided for automated tracking of prospects, sales presentations with identified cross-sell opportunities, referral and incentive tracking, and automated document preparation. These functions work together to provide your front-line support personnel with the tools they need to sell your bank's products effectively and process new accounts accurately.

Deposit origination

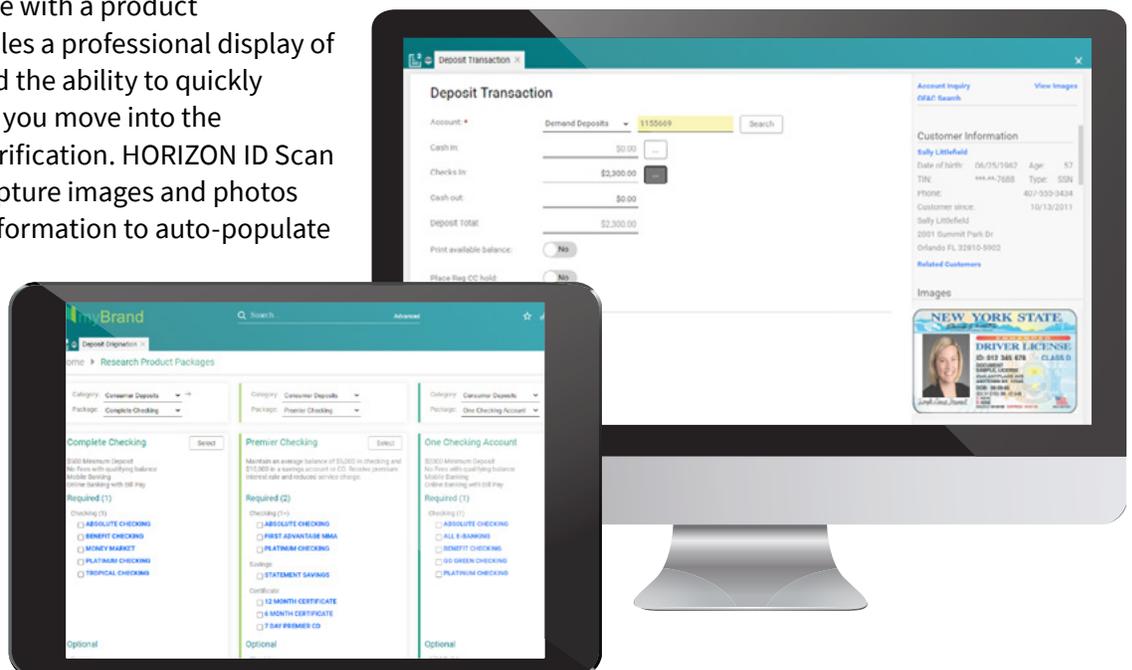
HORIZON's Deposit Origination experience is streamlined and intuitive, making it easy to quickly service customers and cross-sell your products. Users start their experience with a product comparison tool that enables a professional display of your product packages and the ability to quickly select desired products as you move into the customer selection and verification. HORIZON ID Scan not only enables you to capture images and photos but also basic customer information to auto-populate a customer record or add to an existing customer.

Documents are generated dynamically based on customer accounts and ownership and are automatically archived to FIS document image solutions. HORIZON SmartSign enables in-branch electronic signature or capturing signatures remotely when necessary. Documents can be printed in-branch or delivered electronically.

Teller

HORIZON's Teller capabilities are designed around you and your customers to provide a personalized experience. Simplified transaction entries, configurable account information and quick access to multiple accounts via hyperlinks make every service interaction a seamless one. Front-line staff can bypass receipts while flexible transaction processing offers greater functionality with fewer transactions processed. Monetary instrument logging, aggregated currency transaction processing and Regulation CC availability disclosures round out the solution. HORIZON OFAC scans enable your institution to build policies to ensure monetary instrument payees and remitters are automatically scanned. HORIZON teller solutions support integration to cash recyclers and dispensers, making it easy to design your branch with a smaller footprint and allowing your team to focus on excellent customer services.

HORIZON Teller Capture offers a paperless solution where virtual documents may be electronic signed eliminating many paper documents and enabling your institution to extend lobby hours.



INTEGRATED TRANSACTION PROCESSING

HORIZON's Integrated Transaction Processing module provides a wide array of monetary channels to support your transaction processing needs.

These channels support customer-initiated transactions through the voice response solution, ATMs, internet banking and cash management. Back-office-initiated transactions are supported to automate the process of exception handling with unposted item repair, chargeback processing and return item processing.

Numerous channels provide support to enhance the customer contact experience, including integrated teller processing and online telephone transfers.

Automated Clearing House

Automated Clearing House (ACH) enables you to fully support all your clients' needs for origination and acceptance of electronic payments. ACH is fully integrated to provide everything needed to operate a fully functional electronic payments environment, including prefunded origination credits, fraud controls and ACH positive pay.

Unposted item repair

When an item fails to post to an account for any reason, the transaction is passed to this channel for tracking and follow-up. The online user interface describes to an authorized user the causes for the unposted item, allowing online correction and interactive editing of the item. As items are corrected, the system makes all accounting entries and automatically handles the representation of the item for posting.

Return item processing

The final decision for items presented against insufficient funds is easily made in either a centralized or decentralized environment through the online features of the Return Item Processing channel.

Criteria-post facilities enable you to determine and automatically handle insufficient items presented within predefined tolerances. Exceptions are speedily processed via account and customer inquiry screens, which provide full client history and relationship information to support your final decisions.

Customized notices are produced following the finalization of decisions, and all accounting entries are automated to ensure the accuracy of fee assessment and waivers to the affected accounts.

Online transaction entry

Bank personnel can swiftly enter transactions into any internal account with interactive edits and dual control capability, ensuring validation of information and post-ability of the transaction.

Alternate transaction entry

Transactions can be posted to internal accounts from a variety of external sources in a common transaction file. Foreign sources may originate a commingled file with transactions destined to any or all HORIZON applications in a common format. Once received and validated, the Integrated Transaction Processing module automatically distributes the transactions to the posting applications.





Automatic transfer processing

This feature supports scheduled transfers for your customer accounts. Whether the transfer is to affect a payment to a loan, an interest payment to a deposit account or to schedule regular movement of funds, HORIZON can provide automation of funds movement without manual intervention.

With the integration of HORIZON's automatic transfer processing and ACH channels, transfers can be efficiently handled between any accounts at your bank and those maintained by any other bank participating in the Clearing House Association.

Dynamic transfer processing

You can schedule balance-driven transfer of funds for straightforward consumer products – such as overdraft protection – from a savings account to a checking account (processed with immediate fees) or the commercial customer who requires complex movement of funds between multiple levels of accounts.

The following transfer types are defined for dynamic conditional transfers:

Excess balance transfers: Transfers funds in excess of a predetermined balance threshold to another account defined in the transfer relationship. Funds are transferred from a primary account to a secondary account when the primary account balance is greater than the defined funds in excess of a predetermined balance threshold.

Maintain minimum transfers: Transfers occurring to maintain a specified balance threshold by transferring funds from a defined account or accounts in the transfer relationship. Funds are transferred to a primary account from a secondary account when the primary account balance is less than the target balance.

At last transfers: Exactly the same as Excess Balance Transfers except they occur only after ALL other excess-balance and maintain-minimums transfers within the transfer group are satisfied.

INTEGRATED LENDING MANAGEMENT

Universal loans

The Universal Loans component of the HORIZON Lending Management module allows the bank to book and service commercial, consumer and real estate secured loan commitments via an easy-to-navigate user experience.

Information is presented in a clear and consistent manner through common screens, transaction codes and product definitions. iLM handles all types of consumer, commercial and real estate loans, including home equity loans and lines of credit.

Other features of the Universal Loan component include:

- **Customized Loan Structure:** HORIZON supports a wide range of loan types, structures, fees and repayment schedules for consumer, commercial and general-purpose real estate loans.
- **History and Payoffs:** At any time during the life of the loan, the loan history, online payoffs and rebate information can be viewed. Real-time posting of monetary and maintenance transactions ensures that accurate payment and payoff information display.
- **Collateral Tracking:** Online collateral descriptions provide valuable information to the user regarding security for loans. Additionally, the relational structure of HORIZON's collateral features enables you to track outstanding lines easily by concentration of collateral positions.

- **Collections:** The Universal Loans component is fully integrated with the HORIZON Collection application to ensure timely input, maintenance, review and tracking of collection activity.
- **Rate Index:** HORIZON allows your lending team to tie loan rates to various industry rate indices. Indices can be tied to positive or negative variances with ceiling and floor capabilities. Accrual adjustments are automatically processed for backdated rate changes.
- **Tickler Function:** The HORIZON notes function allows creating ticklers for tracking of collateral, UCC filings, insurance, notices and officer call reporting.
- **Credit Bureau Reporting:** Automated Credit Bureau Reporting supports reports to multiple credit bureaus in the industry standard Metro 2 format.
- **Online Access:** Online inquiry and history is immediately available for all account types, including original amount, current balance, payment amount, rate, maturity and other pertinent information.

Mortgage servicing

Another major component of the HORIZON Lending Management solutions is mortgage servicing, which includes all the features and functions required to meet the expectations of the most demanding mortgage servicers. FHLMC, GNMA, FNMA and private mortgage processing are all supported.



Other features and functions of the HORIZON integrated lending include:

- **Customized loan structure:** HORIZON supports a wide variety of loan types, structures, fees and repayment schedules for all types of residential mortgage loans, including construction, fixed, variable, conforming, nonconforming and other special loan types.
- **Escrow processing and analysis:** You always maintain control over tax, insurance and other individual escrow items, including optional payment of interest. Analysis can be performed for a single loan or a selected group of loans online. Disbursement records are readily available to simplify and automate the process.
- **Construction loans:** Plan and design custom budgets for construction projects to ensure both lender and client have clear, concise information to act upon. Single family, multifamily, commercial or other property development types are supported. As disbursements are completed, budget and loan information are automatically updated.
- **Secondary market reporting and processing:** The ability to monitor loans that have investor commitments assigned, as well as those loans sold whole or in part, is included. All essential information is organized by investor loan group for complete control of secondary market relationships. Multiple investors per loan is a supported feature.
- **User-defined billing:** Bills can be defined to include bill and receipt, coupon, automatic transfer or detailed statement.
- **Reporting:** Electronic Data Interchange (EDI) support for reporting and electronic tax and insurance pricing is available. Advanced investor reporting includes standard templates for FNMA, FHLMC and GNMA.

Total integration

Universal Loans and mortgage servicing are both tightly integrated components within the Integrated Lending Management module and all of HORIZON.



INTEGRATED FINANCIAL MANAGEMENT

General ledger

The HORIZON General Ledger is built on a robust relational database design that cleanly separates the concepts of posting and totaling accounts. This enables you to build the posting chart of accounts and create all the detail needed to run your bank. You can also group the details into an unlimited number of totaling hierarchies designed to satisfy the target audience for the report output.

As banks expand their geographic and organizational boundaries, the need for a sophisticated “responsibility center” structure becomes more critical. HORIZON effectively recognizes this need by supporting nearly 8,000 branches and 9,900 responsibility centers.

HORIZON Statistical Accounts store non-financial information such as square footage of branch locations, number of employees and other key metrics. Statistical Accounts are used in creating distribution rules for general ledger entries, enabling you to post a single general ledger transaction and automatically generating to cost centers as defined in your rules. Managers can review financials at any level, ranging from the total bank to the most discrete business unit within a single branch or any level in between. The choice is yours.

Displaying information for every manager

In addition to receiving reports that focus specifically on his/her area of responsibility, each senior manager can view the senior business unit over which that manager has responsibility. From that level, the manager can drill down through all lower-level branches and business units, and down to the account and transaction level.

Compiling the data

The results of posting for all application accounts are automatically interfaced to the general ledger based on a user-defined interface table. The highly discrete interface categories enable you to automatically pass transactions for each product offering.

This data, when aggregated in the general ledger, enables you to understand the cyclical patterns of balance retention for deposit products or the true yield on various portfolios of lending products over time.

To ensure efficient processing, HORIZON automatically balances all applications to the general ledger, providing a set of daily reports to prove the in-balance accounts, and a report of any general ledger account that is out of balance with the subsidiary applications. This automated balancing includes all unposted items associated with each application.

INTEGRATED SERVICES MANAGEMENT

Tax reporting

Integrated Tax Reporting services make year-end reporting to the IRS an automated, menu-driven function.

Beginning with December 31 processing, HORIZON automatically extracts all tax information from applications and aggregates reportable information to the tax-responsible customer, enabling online review and access to data from the customer's portfolio. Once all print and electronic media preparation is completed for the year via interactive menus, tax records can be maintained for an unlimited number of years ensuring fingertip access to tax data at any time.

Security

HORIZON strictly adheres to the FIS "Secure by Design" philosophy, encompassing application, network and device security to ensure a secure experience. With our "Secure by Design" infrastructure, FIS is committed to helping protect our clients' investment, data and banking operation.

FIS also partners with leading industry and key governmental security and enforcement agencies to capture, analyze and assess threat intelligence, helping defend ourselves and our clients from cyberattacks.

HORIZON security encompasses:

- Role-based user groups
- Field-level security
- Advanced access and maintenance logging
- Audit or review of access or activity from multiple perspectives:
 - Control
 - Account
 - Customer
 - User

HORIZON's integrated security features enable you to determine what access any employee or officer has for inquiry, maintenance, deletion and creation of information throughout all of HORIZON.

From teller and account origination functions, to back-office support and loan collection access, a single profile controls and monitors each user's access rights without the need for you and your employees to remember separate passwords and login codes.

All user changes are logged to online maintenance journals stored at customer and account levels, ensuring responsibility for customer data changes is appropriately assigned and monitored.

Report Management

The report control service of HORIZON enables you to have complete control over when reports, statements and notices are generated; how the output is sorted; and which reports are rendered to physical print vs. electronic storage. Once produced, FIS' solution handles the electronic packaging, distribution and storage of the information, turning each field into accessible, analyzable and actionable data.

HORIZON 360 BI

HORIZON 360 Business Intelligence (BI) with integrated mobile and dashboards, provides a one-stop solution for all a financial institution's reporting needs.

Whether users are performing ad hoc queries, satisfying internal or auditor requests, building board packages, or rolling out departmental dashboards, HORIZON 360 BI provides the tools and information needed to complete the task at hand.



HORIZON FOUNDATIONAL SUPPORT

HORIZON clients gain not only superior technology, but these additional value-added capabilities: Open Banking and APIs, Consulting and Professional Services, Client User Groups and Advisory Boards, Implementations, Education and Training, Client Services and Strategic Account Management.

Open Banking and APIs

HORIZON APIs are published in Code Connect, FIS' API gateway, that provides a central access point for FIS to expose and manage all FIS solutions through APIs.

Through the Code Connect Marketplace, HORIZON banks can develop and test innovative solutions to better serve your customers, reduce costs and achieve their business goals.

Code Connect provides a library of HORIZON APIs that saves developers significant time both creating and integrating new financial solutions and giving community bankers the flexibility and speed-to-market to compete.

Consulting and Professional Services

Bank executives serve as trusted advisers to their client base. It comes as no surprise then, when bankers look for assistance outside their organization, they seek out their own trusted adviser.

When it comes to consulting for community financial institutions, banking expertise is a fundamental requirement. At FIS Consulting Services, many consulting professionals are former bankers. You can extend the value of your HORIZON technology with engagements such as:

- System optimizations
- Security reviews and assessments
- Business process and efficiency improvements

Consultants can ensure the optimal implementation of critical customer-facing and operational technology, so your bank gets the right information to the right destination at the right time.

HORIZON extends the community bank experience

360-degree customer views that:

Provide a full relationship summary of each customer. From household to business relationships, HORIZON users can view it all.

Role-based banker experiences that provide:

A familiar look and feel with relevant information that includes bank-specific and web-based content. This is presented dynamically based on a user's entitlements.

Data analytics that:

Pinpoint customer habits and locations to deliver "wow" moments.

Security to:

Proactively address customers' concerns to improve their technology adoption and trust.

Client User Groups and Advisory Boards

Carefully understanding clients' issues and concerns over a regular set of scheduled meetings helps FIS solidify and build partnerships with HORIZON clients over time.

FIS sponsors a number of these important meetings and forums for our clients to share information, provide insight into their strategic challenges, and offer feedback on product design and enhancements. Regional user meetings provide HORIZON clients an opportunity to network with peers while gaining product insights.

FIS also sponsors one of the largest client conferences in the financial services industry in which HORIZON bankers meet with peers and get updates from HORIZON subject experts and learn from industry leaders and analysts.



The Implementations Team

The FIS Implementation's Team helps FIS clients embrace transformational change to positively impact their performance. They strive to create a consistent, effortless client experience for HORIZON clients.

The FIS Implementations team helps banks deploy new products, while partnering to drive more complex transformational initiatives in the case of bank mergers and acquisitions.

Education and training

Effective training has a direct impact on individual bank employee performance. A banking organization's ability to achieve performance excellence is directly related to the scope and quality of employee training.

FIS Training and Education helps financial institutions train employees on topics from basic banking to focused FIS product educational sessions.

Efficient eLearning programs or on-site trainers can quickly respond to knowledge gaps or situations that require additional employee knowledge. Your bank avoids training development time and investment while accelerating employee learning. FIS Education and Training helps your bank save time, improve performance and deliver enhances customer experiences.

Client services and strategic account management

FIS client care strives to make it easier for our clients to do business with us while creating an effortless experience. Our goal is to consistently deliver an excellent client experience in every interaction.

Using state-of-the-art tools via the web, mobile and voice engagement channels, FIS meets our clients where they need us. With call centers from coast to coast, FIS offers support hours around the clock, 365 days per year, meeting clients when they need us.

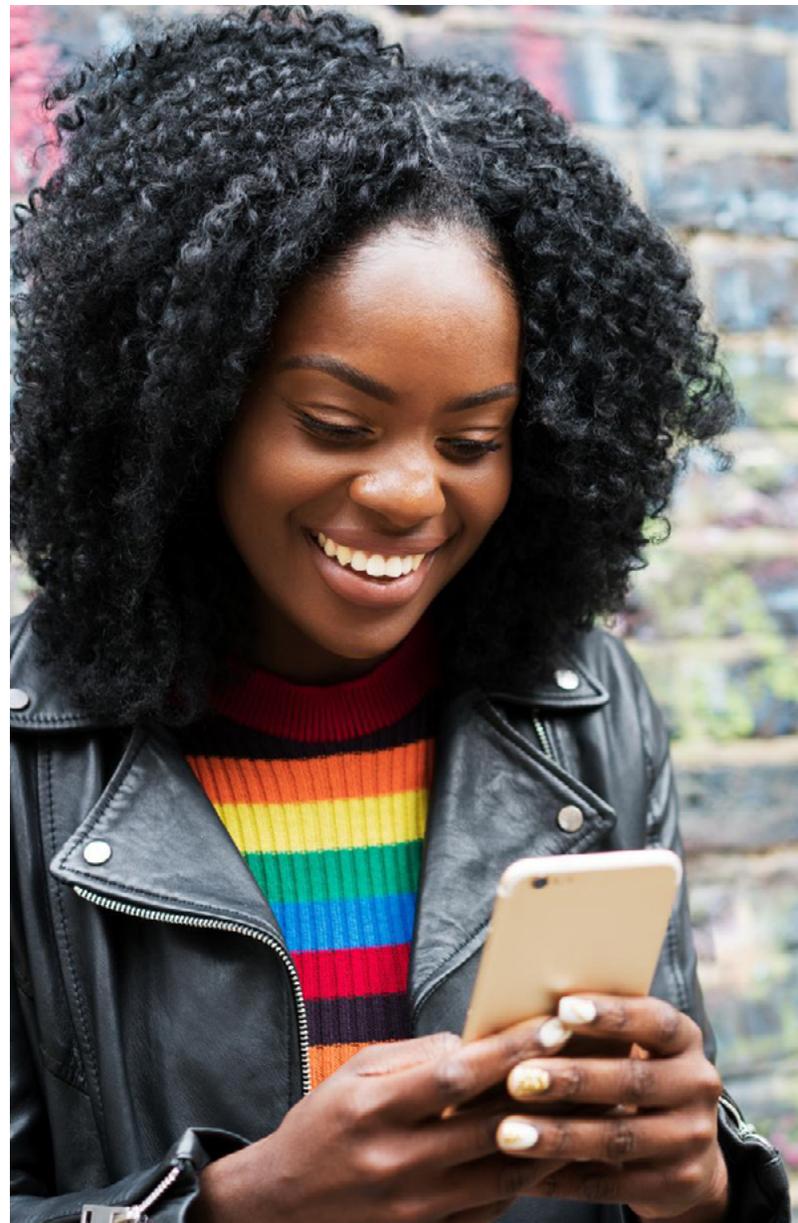
As a partner organization to client care, the Client Relationship Manager (CRM) team works with all clients to strategically assist them in using all FIS has to offer, communicate important information, and reinforce FIS' service and support components to the relationship.

Working closely with the Client Services team, your FIS Strategic Account Manager quarterback your relationship, with FIS orchestrating the resources needed to address your strategic issues.

FIS Fintech Accelerator Program

The FIS Fintech Accelerator program is designed to accelerate the development and growth of early-stage financial technology ventures. Each year, 10 startups are selected to participate in a rigorous, 12-week program in Little Rock, Arkansas.

In addition to a monetary investment, each participating startup receives in-depth mentoring and training from FIS. The program delivers a consistent stream of innovative new products annually for HORIZON bank partners.



FIS VALUE-ADDED PRODUCTS

In addition to the strong foundational support, FIS provides a broad range of complementary products providing solutions that increase the value of HORIZON partnerships.

Leading product capabilities include:

Digital One: This new FIS platform of integrated banking modules deliver a truly omnichannel banking experience for both your customers and your employees, with a unified user experience and real-time access to customer, account and transactional data across all banking channels.

Imaging: Financial institutions gain new efficiencies with FIS' fully integrated suite of imaging solutions. FIS helps financial institutions deliver improved customer service while reducing the incidence of fraud.

Ethos: Ethos is a comprehensive data ecosystem that unifies financial data and creates a data standard across the enterprise, fully integrating intuitive tools that power transformative, data-driven insights and actions.

Electronic Funds Transfer: FIS has the broad experience necessary to help financial institutions define and deploy a successful EFT strategy that makes both business and consumer sense. Processing more than 9.5 billion EFT transactions annually, FIS is the clear industry leader.

Card Processing: FIS offers the most comprehensive collection of processing solutions on the market today, covering card production and activation to an extensive range of fraud management services and value-added loyalty programs.

CONTACT US

For more information on the HORIZON Banking System, contact your FIS Strategic Account Manager or visit www.fisglobal.com



About FIS

FIS is a leading provider of technology solutions for merchants, banks and capital markets firms globally. Our more than 55,000 people are dedicated to advancing the way the world pays, banks and invests by applying our scale, deep expertise and data-driven insights. We help our clients use technology in innovative ways to solve business-critical challenges and deliver superior experiences for their customers. Headquartered in Jacksonville, Florida, FIS is a Fortune 500® company and is a member of Standard & Poor's 500® Index.



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