



Digital OneTM Commercial

Unlock composable commercial banking experiences for APAC banks, built for growth across borders

FIS® Digital One™ Commercial delivers a modern, flexible, core-agnostic composable digital business banking platform purpose-built to meet the fast-evolving demands of banks in the Asia Pacific region. Whether you're a regional bank scaling into new markets or a global bank expanding into Asia, our solution enables differentiated services for diverse business segments – across mature economies and emerging markets alike.

With deep functional breadth, multi-language capabilities and regional payment scheme support, we enable banks to deliver solutions to banking and corporate customers in a dynamic, multi-country environment. Our 100% open API-driven approach allows future-ready flexibility for seamless integration with fintechs, ERPs and global payment rails:

- ✓ **Composable and embedded banking delivery models** help banks roll out new services with agility and speed.
- ✓ **Real-time, multi-rail payments** include transfers, bulk, collections and tax payments, as well as leading APAC instant systems like PayNow, GIRO, FAST and cross-border SWIFT/ISO.
- ✓ **Multi-language and multi-time zone capabilities** support regional customers and operations from a single digital instance. Languages include English, Bahasa Indonesia, Simplified Chinese, Traditional Chinese Hong Kong, Traditional Chinese Taiwan, and Vietnamese.
- ✓ **Class of service entitlements** provide sophisticated levels of access and functionality across user segments based on role and need.
- ✓ **Cloud-ready architecture** supports private, public or hybrid deployment across diverse regulatory environments.
- ✓ **Configurable digital services** are designed to reflect the needs of small businesses, mid-corporates and large enterprises.

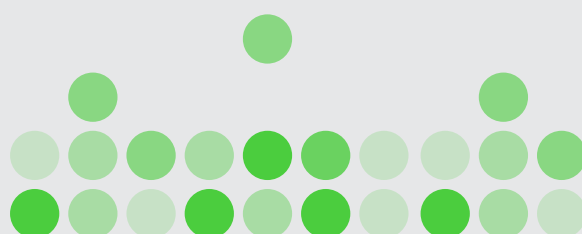
With a composable, API-first foundation, Digital One™ Commercial enables regional banks to compete with larger institutions and deliver sophisticated services at scale – and helps global banks localize effectively in APAC. From real-time payments and trade to ERP and fintech integrations, our platform equips your bank to navigate complexity and scale with confidence.

For more information, visit FISglobal.com.

The FIS advantage in Asia Pacific

FIS is your trusted digital transformation partner in APAC, delivering scalable innovation with composable technology to serve the region's unique mix of banking challenges. From banks modernizing legacy platforms in Singapore or Hong Kong, to global institutions expanding into Vietnam, Indonesia or the Philippines – Digital One™ Commercial meets your evolving needs. Our modern platform is designed to help institutions:

- ✓ **Navigate cross-border transactions**, mitigate risk and expand reach with a full suite of end-to-end trade finance solutions.
- ✓ **Optimize local and offshore cash flow** with multi-entity liquidity management and sweeping capabilities.
- ✓ **Provide flexible, scalable experiences** for corporates requiring centralized views across regional subsidiaries.
- ✓ **Accelerate innovation** with modular API consumption – from entitlements to reporting to mobile apps.
- ✓ **Launch custom solutions quickly** without major impact on IT, with full UX options.
- ✓ **Serve global and regional corporate customers** with the sophistication they demand in a hyper-competitive environment.



FIS for APAC

Delivering the right technology, strategy and scale for Asia Pacific banks



Built for growth

Scale across borders with real-time payments, trade finance and composable digital business banking services.



Localized by design

Seamless service across APAC's diverse markets with multi-language, multi-time zone and regional payment scheme support.



Trusted partnership

Global experience and regional focus help both emerging and mature banks compete and grow in APAC.

Money at rest Money in motion Money at work™

Digital One™ Commercial helps APAC banks set the foundation for growth. 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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Advancing the way the world
pays, banks and invests™