



FIS Balance Sheet Manager

(formerly BancWare)

Unlock integrated and strategic risk and performance management



New management and regulatory requirements. Macroeconomic and geopolitical volatility. Market dynamics in continual flux. Today's risk and finance managers face a complex and ever-growing range of challenges – only accelerated by innovations like real-time payments and easy instant withdrawal, social media as an amplifier, and interconnected global liquidity flows.

To keep risk under control and money at work for your financial institution, you need a balance sheet management system that delivers speed, simplicity and keen balance sheet intelligence.

Solution

FIS® Balance Sheet Manager (formerly BancWare) provides an innovative modern solution for an increasingly dynamic world. With a centralized source of data for the balance sheet, Balance Sheet Manager brings together powerful tools for analytics, scenario testing and compliance into one integrated, high-performance, high-volume-ready platform. And backed by continuous re-investment, it keeps financial institutions in a strong position to manage risk and profitability more effectively so they can work their money harder.

Benefits

Improve interest rate risk management

Gain visibility into net interest income (NII) and margin, by forecasting changes under different rate shape and spread scenarios. Take ALCO beyond compliance with powerful analytics and out-of-the-box dashboards that offer position-level insights into key metrics, including NII shock changes, yield analysis, EVE, KR/DVO1 and FTP. Empower management to surgically increase margin while reducing risk.

Meet the supervisory expectations of U.S. financial agencies, U.S. Camels, key accounting standards such as ASC 320 (FAS 115) and Canadian OSFI Guideline B-12.

Manage liquidity and cashflow

Enhance balance sheet visibility and take proactive control of cash flow and liquidity profiles through interactive dashboards—ensuring robust liquidity buffers, alignment with your institution's risk appetite, and eliminating surprises and uncertainty.

With dynamic reporting and analysis on balance sheet behavior, understand how liquidity profiles shift under stress, factoring in deposit decay, rollovers, adverse market conditions, customer option exercises and other sudden market dislocation scenarios. Plus, make it easier to comply

with requirements such as LCR, NSFR, Canadian NCCF and the U.S. Interagency Policy Statement on Funding and Liquidity Risk Management.

In addition, pressure test your contingency funding plans and preview survival horizons to tailor your backup-liquidity strategies for specific market conditions based on your model outcomes.

Support finance and forecasting

Enable growth in continually changing economic and interest rate environments. For annual planning and recurring forecasting, enable distributed margin and non-interest income and expense projections. Facilitate collaboration between distributed teams to streamline the budgeting and re-forecast cycles.

Evaluate current and pro-forma funds transfer pricing. Assess the mismatch center and treasury performance. And get a complete, risk-adjusted picture of profitability across a variety of dimensions to identify where and how existing staff, business units, customers and capital can contribute to profitable growth.

Build an agile system, scalable to your needs

With Balance Sheet Manager's modular structure, you can establish a consistent, modern framework for enterprise-wide balance sheet management – all within a single application. Count on precise, high-performance calculations to help you forecast outcomes, measure impacts and develop strategies, backed by scalable, cloud-native technology and tier 1 security oversight.

Pay only for what you need today, with the freedom to expand the solution effortlessly as your business evolves. Whether you're starting small, growing rapidly, or highly focused, every component integrates seamlessly to deliver greater control, cost-efficiency, and future-ready adaptability. We are committed to continuous innovation and investment in our technology, including AI and automation. This ensures you can consistently add new capabilities, boost computing performance, and optimize the efficiency of your workflows while staying ahead in compliance readiness.

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Chartis
RiskTech Quadrant®
Category Leader
 ALM Solutions, 2025



WINNER
 ALM solution
 of the year
 FIS

[Learn more](#)



Money at rest. Money in motion. Money at work.™

FIS Balance Sheet Manager helps financial institutions manage, evaluate and control all types of financial risk so their money works harder. 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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pays, banks and invests™**