



Digital One Online Account Open

Unlock the easy, fast and paperless way for customers and prospects to open new accounts anytime, anywhere

Enhance customer relationships from the very start

As you compete in the market, you've probably already looked to digital banking to acquire new customers like Gen Z, the mass affluent and the underbanked. But turning these prospects into customers is easier said than done.

Today's consumers expect seamless, thoughtfully designed digital interactions. But the process of opening a new account can be a frustrating one. The experience is often fractured, requires excessive data entry and ends with the consumer calling or making a trip to the branch to complete the process.

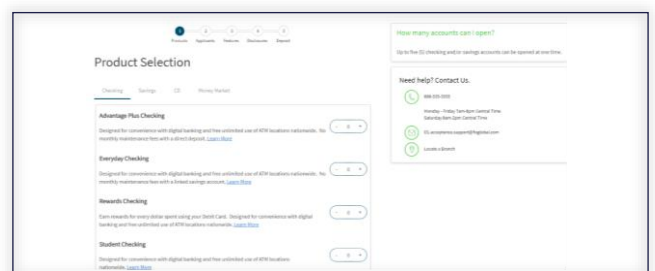
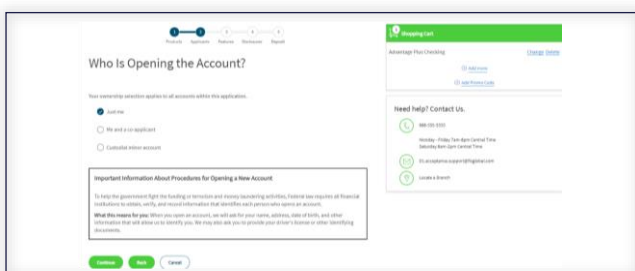
Intuitive and efficient new account onboarding

Give your customers a lasting first impression with FIS® Digital One Online Account Open. Our solution makes it easy for customers and prospects to digitally apply for, fund and open new accounts with your financial institution in five minutes or less – all from the comfort of their home or on the go.

The result is higher application completion rates, more customers and more deposits. Digital One Online Account Open is a truly holistic, human-centric experience with an easy-to-use, modern user interface. Applicants can use any device and quickly move through the application process, pulling information from existing accounts or verifying their identity with ID capture.

Feature highlights

- Global KYC fraud and identity
- ID capture application prefill
- Spanish language support online
- Automated decisioning
- Save and resume functionality to allow applications to be paused and resumed later
- Real-time account funding through familiar options like ACH transfer, mobile deposit and more
- Tailored to match bank branding
- Existing customer prefill
- Enrollment to online banking



Benefits of Digital One Online Account Open

For your customers

- Open new accounts in minutes online
- Receive a consistent experience
- Reduce shopping cart abandonment and allow for multiple accounts to be opened without additional data entry
- Activate complimentary features such as a debit card, check orders and more while opening an account
- Save and return to complete an application using any channel

For your institution

- Increase account opening success rates through real-time processing and allow employees to view pending application notifications and insights
- Enable a fast cross-sell path for existing customers
- Facilitate continuous customer engagement through integrated and unified channels
- Enable self-service and employee-assisted transactions on a single platform
- Achieve compliance with comprehensive identity verification and screening procedures

Modern solution

- Reduce friction in the application process with a streamlined, best-in-class digital banking experience
- Scalable and adaptable to your business needs, helping to future-proof your digital banking ecosystem

Fraud prevention & security

- Configurable KYC/KYB solution to increase automation rates and meet compliance requirements
- Adaptive due diligence automation
- Automated applicant screening and review with integrated Application Management

Better experiences

- Give customers the convenience of opening a new account anytime, anywhere, on any device
- View, update and expedite applications in real time with seamless handoffs between bankers and customers across any channel

To learn more

Interested in learning how Digital One Online Account Open can help your financial institution simplify and streamline the onboarding process for your employees and customers? Contact your client success manager or visit fisglobal.com/contact-us to request a demo.

FIS digital solutions set the foundation for holistic, human-centric customer experiences. 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.

About FIS

FIS is a leading provider of technology solutions for financial institutions and businesses of all sizes and across any industry globally. We enable the movement of commerce by unlocking the financial technology that powers the world's economy. Our employees are dedicated to advancing the way the world pays, banks and invests through our trusted innovation, system performance and flexible architecture. 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 member of the Fortune 500® and the Standard & Poor's 500® Index.

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