



FIS MODERN BANKING PLATFORM

Positioning banks for success in the digital era

Why modernize?

Technology now takes center stage in banking. Banks have become technology companies operating within the constraints of a banking license. It is a digital business.

However, with the pace of change accelerating at breathtaking speed, many incumbent platforms are falling behind. They need to transform to stay relevant and competitive in the digital age. This is a daunting challenge. But it's easier than it used to be.

Modern technologies can deliver an incremental modernization. With the right partner you can build a better bank that's agile, future-proof and equipped to stay ahead of the competition.

WHY MODERNIZE NOW?

- COVID-19 – acceleration of banking digitalization
- Threat of challenger banks
- Increasing consumer expectations
- Modernization is a multi-year evolution

There's a lot to consider. A modern banking platform must:

Deliver an engaging customer experience. Put your customers at the heart of everything you do and offer a consistent world-class experience across all channels. With a real-time flexible core, every customer interaction is an opportunity to engage further and build loyalty.

Eliminate guesswork and drive digital uptake. Shift from being product-led to customer centric by harnessing the power of data. Use new technologies, such as artificial intelligence, machine learning and advanced analytics to align products and services exactly with customer needs.

Boost efficiency and agility. Adopt real-time processing and modern methods to align banking with the real world. Get new products to market faster and adapt to a changing business landscape without the need to involve IT.

Deploy globally and deliver locally. Streamline and standardize business processes worldwide but retain the flexibility to meet local requirements. Obtain a strategic view of regulatory compliance and embrace RegTech to reduce compliance costs across the board.

It's time for a new approach to banking. However, you must act now to maintain your competitive advantage.

Can you answer "yes" to one or more of these questions? If so, FIS and our next generation banking solution can help

- ✓ Are you looking to modernize your core to position the bank for greater solution flexibility?
- ✓ Do you want to consolidate cores, or launch a new direct or digital bank?
- ✓ Are you concerned by competition from non-traditional institutions?
- ✓ Do your line-of-business leaders feel constrained by IT dependencies related to the core and time to market for new products?
- ✓ Would you like to seize the opportunities of cloud and real-time processing?
- ✓ Does your bank need to become more dynamic and innovative to stand out?

Build Your Bank on Tomorrow's Technology Today

FIS Modern Banking Platform

With support for all bank types, Modern Banking Platform is our response to banking needs in the digital age. We offer a guided journey to bank modernization, driven by business success and with quantifiable milestones along the way.

Our next generation platform is all new, but employs the best FIS intellectual property developed over 50 years on more than a dozen cores. Cloud enabled with modern infrastructure and technology, FIS Modern Banking Platform is part of a complete next generation ecosystem, purpose-built for banking.

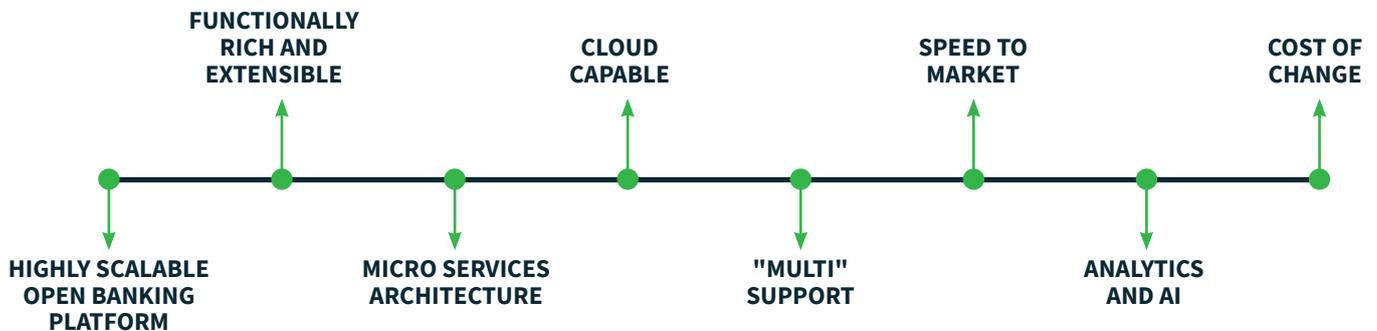
“It is a best-in-class core banking platform, competing with some of the most modern cores globally” ¹

Better by design

Modern Banking Platform is built on eight fundamental design principles, as shown in the diagram below.

FIS' groundbreaking platform heralds a new era of banking where technology is indistinguishable from business. Although functionally rich, it can be easily extended and expanded for different products, business lines and geographies.

And as a cloud-native solution you have the ongoing assurance of system resilience and availability. Cloud is also the gateway to a better bank that is driven by data and associated technologies that require enormous computing power.

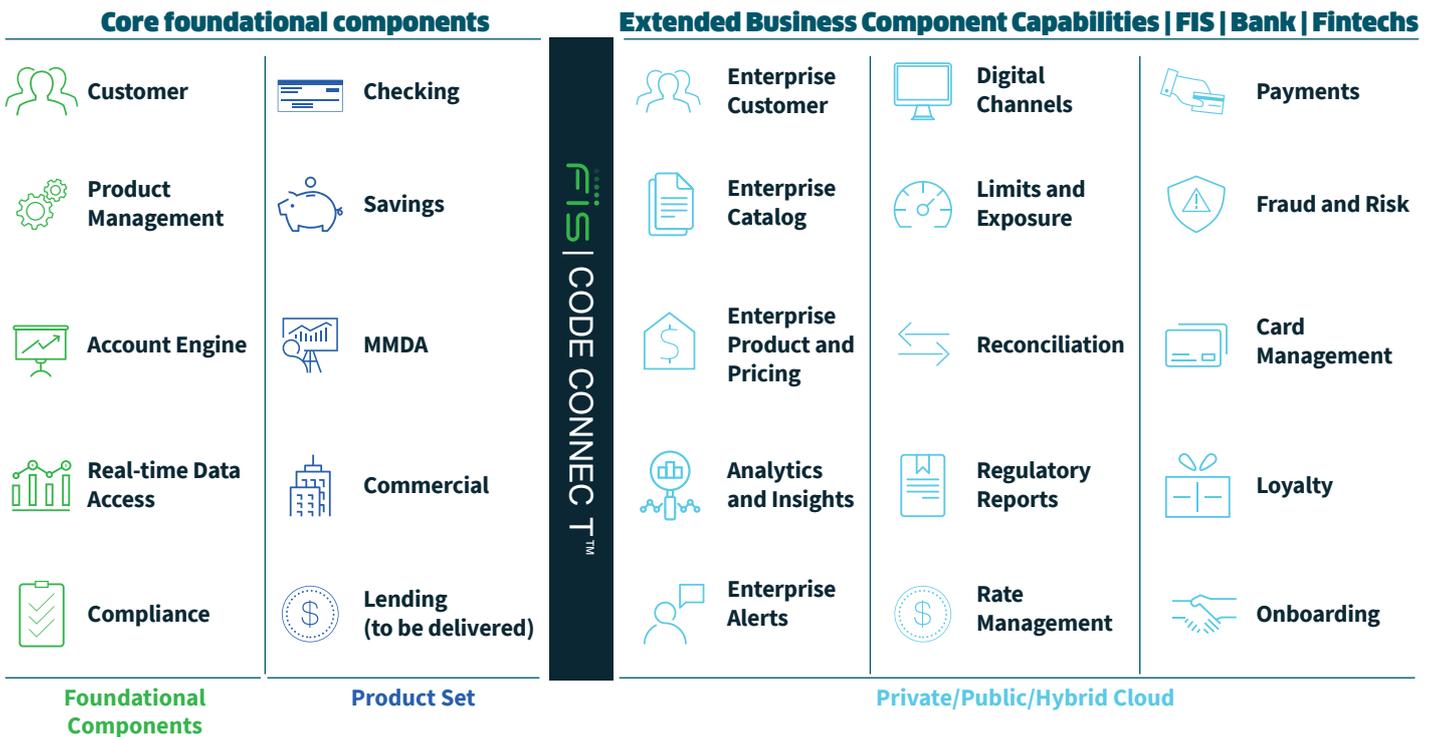


¹Celent, The Modern Core Banking System, North America Mid-Large Bank Version, December 2019

Banking your way

Modern Banking Platform is open and entirely componentized, giving you unlimited choice and freedom to innovate. All components are self-contained so you can change anything you want without affecting other core components. By combining Modern Banking Platform's core foundational components, your choice of extended components, and other best-of-breed assets, you have a framework that is built for today and for the future.

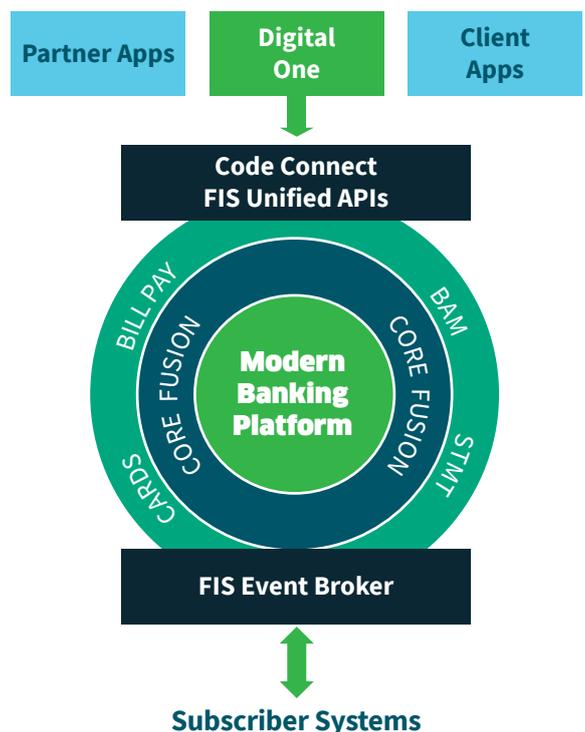
Solution features



All components can be exposed through open application program interfaces (APIs) – including an extensive API library available through FIS Code Connect – to be consumed by the bank or third parties, which is essential to capitalize on the growing open banking opportunity. Choose from a growing library of over 1,000 Code Connect APIs and add your own APIs or those from third parties to build a strategic platform for profitable growth.

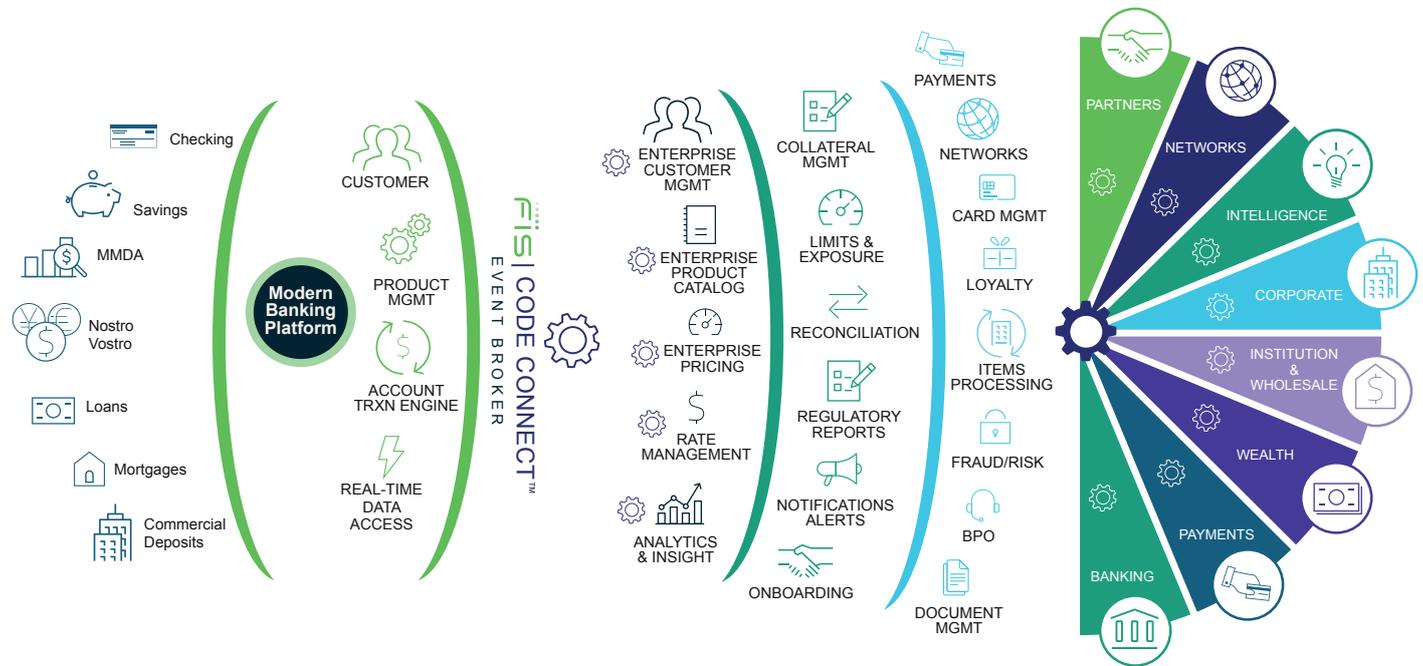
- FIS Code Connect is an award-winning platform that provides a central access point to manage and expose targeted FIS solutions via APIs
- More than 1,000 APIs are available and more are being added continually.
- FIS Event Broker is a platform which supports asynchronous notification to subscribers interested in reacting to events

As a cloud-native platform, you can also leverage the scale, capacity and elasticity of cloud to align processing with your exact business requirements and to lower operating costs permanently.



Join a vibrant real-time financial ecosystem

A real-time, event-driven, component-based approach



Modern Banking Platform embraces the new dynamism of the banking landscape. The platform is already in use, and will continue to evolve in line with market needs. On the left of the diagram are the products; on the right are the market segments served. In the middle are the components that mesh to deliver an end-to-end real-time banking solution.

TECHNICAL ADVANTAGES OF MODERN BANKING PLATFORM

Event Architecture

- Platform is **100 percent event-oriented** so your bank will have **real-time** processing from the payments hub through to settlement and account maintenance, and will harmonize with any fintech ancillaries you wish to include
- Positions your bank to drive **future fintech innovation**

Extensibility of Architecture

- A **layered architectural model** allows your bank to **add localizations and customization** to different Modern Banking Platform instances in diverse markets (including compliance), running on a **single multi-tenanted platform** with continuous maintenance and feature code updates from FIS
- This architecture is unique** and ensures your bank can differentiate by market, while still driving maintainability, upgradability and lowest cost of infrastructure deployment

Scalability

- FIS Modern Banking Platform is the **most scalable platform in the industry**

Distributed Ledger Technology Money Movement

- The **unique blockchain module** allows your bank to transfer money across accounts and across instances without single payment rails and at **significantly reduced cost**

Data Analytics Architecture

- FIS' real-time Reporting and Analysis Solution (RAS) accumulates **massive historical data on every aspect of the platform**, allowing your bank to mine data for insights into client behavior, perform real-time fraud analysis, and react to data trends using the latest data science tools available

Security

- The unique **data protection framework** approach ensures every transaction and interaction within the platform is **fully configurable** for the highest possible security and encryption capabilities
- You have **complete control** over how security encryption is applied in the platform, including choice of encryption engines



MODERN BANKING PLATFORM

Benefits Aboard

Build your unique bank

Modern Banking Platform is an end-to-end real-time, digitally enabled solution that comprises modular line-of-business components. It empowers you to build a bank that's a manifestation of your brand and business vision. All components are accessible through APIs to offer an open platform with robust plug-and-play components. You can easily add new functionality and customize to meet diverse market needs and compliance requirements, running on a powerful multi-tenant platform.

Become a matchmaker

Global banking is moving towards a platform-based market where banks, fintechs, companies and consumers meet to create and exchange value, with API-based solutions. FIS Modern Banking Platform positions your bank as the core financial center, while allowing direct integration to fintechs and third parties. In addition, you can boost innovation and create new consumer channels, inhouse or in partnership.

Gain competitive advantage with components

Our platform is built from components that seamlessly integrate, creating a slimmed-down, nimble, flexible core. Each component is independent and can be upgraded or replaced without disrupting other bank functions or data. This means you can deliver new services quicker and adapt to meet exact customer requirements. Our componentization provides enhanced bank agility and removes the risk of upgrades.

Transform your business

Digital transformation is about doing different things but also doing things differently. Modern Banking Platform can drive a cultural change within your bank. Putting technology at the heart of your business means you can change how work is done and shift to a dynamic delivery environment that revolves around DevOps, Microservices and Continuous Delivery. These modern methods remove the friction within software delivery and enable a continuous deployment pipeline of new features.

SUSTAINABLE BENEFITS OF MODERN BANKING PLATFORM

“NextGen banking” means different things to different people – but these capabilities form the basis of a core banking modernization program. FIS empowers clients to adopt these capabilities at different paces, depending on specific business and technology drivers and capacity to absorb change:

- 360° Enterprise Customer Data View
- Omnichannel Digital Banking Enablement
- Simplified Product Configuration and Deployment
- Fully Featured Multi-concepts
- Full Relationship and Transactional Pricing Flexibility
- High-volume and Auto-scalable Performance Model
- Cloud and Container-enabled Rapid Deployment Model

Why Choose FIS as a partner?

FIS has helped many of the world's top banks transform and grasp the opportunities of the digital age. Our Modern Banking Platform heralds a new era in banking technology. You can build on our experience. No technology partner has more industry know-how or practical expertise.

We can help you specify, build and implement a digital-native banking platform that thrives on continual innovation. With multiple deployment options, Modern Banking Platform offers maximum flexibility and choice.

We can host Modern Banking Platform on the FIS cloud, with the option to change as required by your evolving business needs or technology strategy. Choose the support and model you need, pass on what you don't.

We'd be delighted to offer you an exploratory workshop to discuss how we can help you build the bank of the future. See below for contact information.

FIS CORE MODERNIZATION STRATEGY

Aligned to expectations and requirements

- Simplify transformation and modernization
- Harness the core's processing power to serve as the account and transactional platform
- Offer a full complement of components to "plug and play" with the core
- Provide APIs to connect the digital experience with the banking ecosystem
- Utilize an open banking framework
- Provide new and improved user experience (UX) and capabilities



FIS recognizes consumer expectations

for experiences that are convenient, engaging, value-adding and real-time.



We empower banks

to provide unique and compelling customer experiences, and fully support a digital economy.



Your bank can transform

by moving away from legacy technologies and moving toward technologies and solutions that are agile, cost effective and responsive to change.

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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