



THE FUTURE OF COMMUNITY BANKING IS NOW

“Let’s re-imagine the future of community banking. FIS is deeply rooted in community banking, with more than 50 years of core banking experience. Our heritage in the market runs deep. Our partnership with you is built on the premise that your success is our success”

– Gary Norcross, CEO of FIS

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DIGITAL

Community Banks are challenged to effectively connect with their customers and communities, in all available communication channels.

Today's customers demand banking their way and want seamless access across all channels and touchpoints. They must be able to self-serve from account opening to frictionless transactions, conducted with speed and agility. But they also value the human touch and expect this to be available on demand.

When a recent FIS survey¹ of consumers asked about services needed from their current banking providers, “online and mobile banking services” topped the list. **68% of surveyed respondents** already use these services, followed by “real-time account transfer/bill payment” with **52% current users**.

The solution is [FIS Digital One](#) a digital platform that allows your customers to connect when and where they want - with the information, capabilities and financial insights your customers expect.

¹ - FIS PACE PULSE SURVEY U.S. - By Bank type March 26, 2021

DIGITAL ONE PORTFOLIO



Digital One flex*

Comprehensive digital solution for retail banking including capabilities to support consumers, sole proprietors, small businesses and others



Digital One account open

Allows customers to digitally research, open and fund new accounts in minutes - from any device



Digital One business

The digital solution for secure business banking – layered entitlements enable ACH, wires, positive pay, account reconciliation and more



Digital One mobile

Leading-edge mobile banking solution that leverages native smartphone apps with a compelling user experience



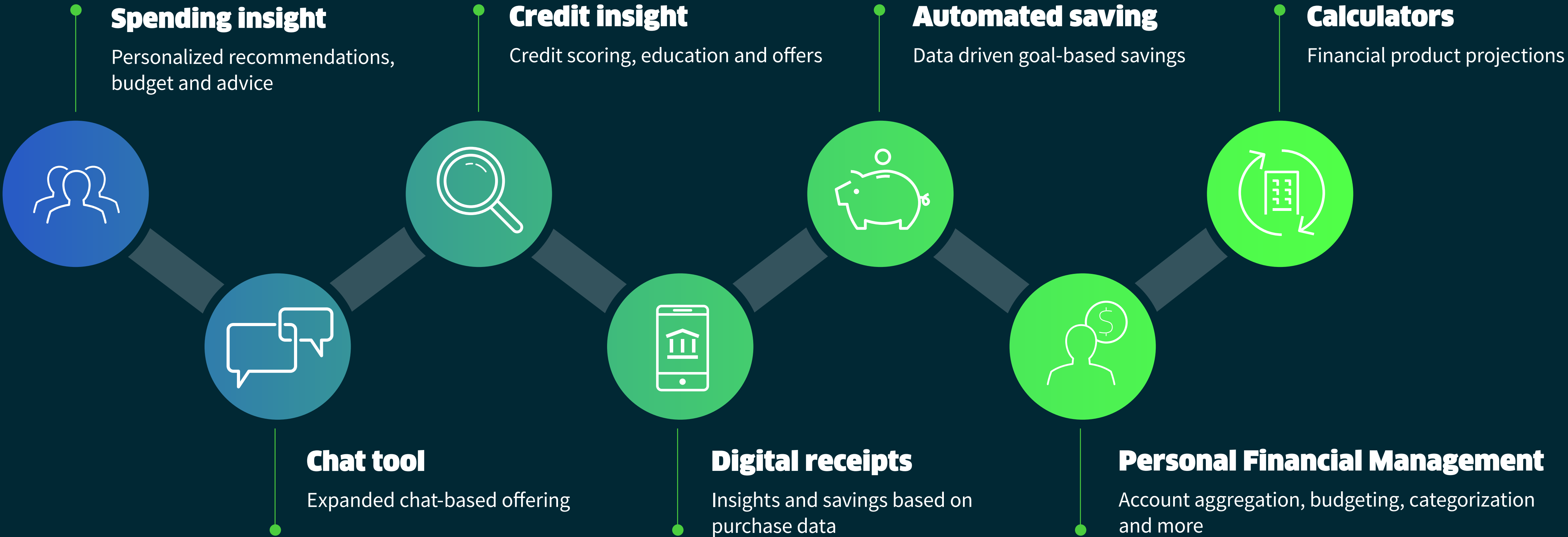
Digital One financial wellness*

Data driven insights focused on the customer’s financial health – analyzing data, behavior, and goals and more to provide insights, advice and recommendations

* - New offering

DIGITAL ONE FINANCIAL WELLNESS SUITE

Existing, new, and future solutions



CORE

While the future of banking continues to evolve, the end-consumer digital experience is sure to play a key role. It is important for Community Banks to ensure tight integration between their digital and core platform. Is your core banking system also modernizing along with your digital experience? Now is the time to consider better technology and better experiences for your bankers including taking the entire core mobile into the community to meet your customers on their terms. Let's re-imagine the future of Community Banking...today!

- **Modernize your core:** Meet HORIZON
 - Combining functional richness with a modernized architecture, this is the future of community banking. With FIS HORIZON, you can empower your customers to take the business of banking anywhere.
- **Consider a best-of-breed bundle:** Meet ClearEdge
 - Re-imagine a comprehensive banking ecosystem powered by HORIZON. ClearEdge is the only easy and transparent banking solution that frees community banks from a legacy core buying experience. With simplified contracting, pricing and implementation, it's the future of banking now.

PAYMENTS

It's no surprise that FIS' 2021 PACE research² indicates accelerated transformation to digital payment solutions. Mobile wallets, PayPal, Venmo, ApplePay and Zelle – choose one or choose all? Most financial institutions know that offering cardholders a fast, secure, and frictionless experience is mutually beneficial. But payment modernization plans can slip to the bottom of the priority list when the digital journey remains unclear.

Has your community bank defined its payments modernization journey?

Learn how FIS can help you re-imagine your payments experience with a strategic approach to payments modernization, portfolio management and sophisticated fraud prevention tools.

Learn More about [FIS Payments One](#).

² - Page 15 FIS Feb. 2021 PACE Pulse Findings

LENDING

Business and commercial banking has become intensely competitive. Banks must evolve beyond back-office systems to attract and win relationships. Banks obtain an advantage when they deliver an integrated lending package that combines digital + people strategies. Understanding the important life stages and purchase cycles of the customer brings relevance and loyalty into the banking relationship. Incorporating the right technology creates a seamless experience.

FIS Real-Time Lending powered by Numerated can help attract more relationships faster with:

- Automated underwriting
- Banker sales tools
- Real time borrowing
- One platform, many products
- Rich data integrations

You'll need to move faster to manage credit deterioration, margin pressure and the move to new interest rate benchmarks. And if you're going to drive growth, you must keep up with customer expectations, too, by both delivering a modern digital experience and understanding their needs.

[Learn how you can achieve a smoother lending transformation.](#)

OPEN BANKING

The evolving banking landscape requires flexibility and innovation to meet customer needs. Financial institutions can offer application program interfaces (APIs) to valuable and profitable corporate customers that help cement those relationships with individualized products and data offerings. APIs offer an ability to provide new solutions to a bank's critical customer segment. Financial institutions can partner with providers of open banking technology to implement the leading technology experience based on their customer's ever-changing needs.

This revolutionary platform with its easy-to browse catalog offers hundreds of APIs across multiple FIS solution lines on top of a single platform that dramatically increases velocity of integration and innovation.

[FIS Code Connect](#) is the API gateway solution, providing a central access point to expose and manage all FIS solutions using APIs. Code Connect gives clients and its partners access to FIS APIs in a secure and controlled way.

AUTOMATION AND ANALYTICS

FIS is dedicated to help Community Banks navigate the future. With roots in Community Banking we are dedicated to helping your bank succeed. By providing choice, flexibility and speed, we advance the way you empower your staff and customers. Learn more about solutions that can help ensure you are equipped for the future.

- **Automation**

- Robotics Process Automation (RPA) within the banking industry has evolved from a research topic into a collection of enabling technologies. Community banks can take advantage of the growth of [RPA](#) by partnering with their core banking technology provider.

- **Analytics**

- In the digital age, banks must move from a bank-first mindset to a customer-first mindset. [Ethos products](#) can accelerate this by providing data insights and unified views of a bank customer's data across multiple channels. With a unified view of data, a bank can add real value to the customer relationship, for example by helping with income verifications, tax returns and managing financial risk.

FINANCIAL INCLUSION

Support of Bank On standards

FIS proactively supports the Bank On effort to ensure Americans have access to safe, affordable bank or credit union accounts. The Bank On program, [Cities for Financial Empowerment Fund](#), certifies accounts that are public-private partnerships to help drive financial inclusion. Through this effort, banks can provide simplified accounts to their unbanked customers. These customers can identify and enroll in safe, low-cost transactional products that meet the following [Bank On standards](#) (as certified by the national nonprofit organization).

Serving these unbanked customers where they are is important. The HORIZON core offers modern capabilities such as remote electronic signature and the ability to run the core banker experience on a tablet so bankers can go into the community to serve their customers.

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FINANCIAL INCLUSION

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Key findings indicate a significant underbanked population exists and that they require a nuanced approach to support their financial health. Financial services products for the underbanked should address the following concerns:

- **Time.** Customers would like to **decrease time spent on, or increase efficiency** of, engaging with their personal finances
- **Trust.** Consumers trust banks to **secure their money**, but are less inclined to trust them with their financial health
- **Literacy.** While respondents often use their institution's digital tools, they **rarely use third-party finance apps**, such as Mint and Acorns
- **Guidance.** The underbanked **desire financial guidance** to help them reach their financial goals

Other potential banking product categories that can help to serve the underbanked include:

- Financial services education programs
- Financial wellness services and apps
- Digital-only banking offerings

Continuous education

FIS will continue to track government initiatives that drive financial inclusion to help inform clients on any new developments.

FIS FINANCIAL LITERACY PROGRAM



Bank customers learn how to deal with common financial events in their lives



Build trust and loyalty by education to help customers make the right financial choices



Designed to exist on your website or app to offer directly to your customers



Free for you to view and available for free download to share with your customers



[Contact](#)

To learn more about how FIS' community banking solutions can help you meet the unique challenges and opportunities of today's world, [click here](#) or contact getinfo@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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