



Xpress Integration Solution Suite

Today's financial institutions face a number of business, technology and architectural challenges. Business managers want to grow the business through targeted mergers and new, innovative product offerings. At the same time, they want to decrease the cost of regulatory compliance and new product introduction. Technology managers want agile systems that allow them to deliver business content at a lower cost using open standards. It is a challenge for technology managers to respond to these business requirements if their customer data is dispersed, the business logic is locked up within islands of automation, and the architecture is brittle and expensive to change.

Fidelity National Information Services, Inc.'s (FIS) Xpress Integration Solution Suite (Xpress) is an integration application made up of pluggable component parts, providing a service-oriented architecture with more than 1,400 business services in its inventory. Data from and across multiple hosts can be accessible from any channel a financial institution chooses, while the service-oriented architecture allows financial institutions to leverage current technology investments by seamlessly connecting older systems with new technologies. Because new systems can incrementally integrate over time at a pace in line with an institution's legacy migration strategy, the need to replace all systems at one time is eliminated.

Xpress Integration Solution Components

Xpress services are packaged to act as a template that will work "out of the box" for most applications. Xpress makes the mapping and any business logic within the service available for configuration using the Xpress administrative framework. In this way, financial institutions configure the services to match their exact requirements. Although Xpress is designed and built around the Interactive Financial Exchange (IFX) standard, it can also support client-specific XML formats with some configuration and other standards such as Information Framework (IFW) and Mortgage Industry Standards Maintenance Organization (MISMO) XML messages.

Xpress may be deployed in a single-host or a multihost environment. The architecture supports the requirements surrounding security, auditing, transaction integrity, data transformation and process monitoring. The Xpress services layer has a minimal footprint, delivers excellent performance and scales horizontally due to its stateless architectural design.

Xpress Enterprise System Services

Xpress Enterprise System Services consist of the nonapplication infrastructure components and are categorized as infrastructure and foundation services. All of these components are configurable within our business object container (BOC), allowing for a lightweight or full deployment, depending on the environment requirements.

Infrastructure Services

Infrastructure services are the core components of Xpress that are deployed in every implementation and include Request/Response Controller, Error Handling, Messaging, Auditing, Monitoring, Directory (UDDI), Security, Transformation and Service Routing.



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Foundation Services

Foundation Services consist of optional components that may or may not be deployed in every implementation and include Data Caching, Rules Engine, Workflow and Business Process Management, Administration, Configuration, Utility and Scheduling.

Xpress Enterprise Banking Services

Xpress Enterprise Banking Services are the content-rich business services that expose and aggregate data available in core banking applications. The Xpress Service Libraries contain bundles of services from various functional areas, including retail and commercial banking, customer information, financial transactions and others. These are implemented as standard IFX services and are generic financial service definitions that apply to both FIS and non-FIS core processing applications.

Examples of Services

- Account List Inquiry
- Account Balance Inquiry
- Deposit Account Add
- Deposit Account Inquiry
- Loan Account Inquiry
- Loan Payoff Inquiry
- Overdraft Protection Add
- Overdraft Protection Update
- Overdraft Protection Inquiry
- Stop Payment Add
- Stop Payment Inquiry
- Account Holds Add
- Account Holds Inquiry
- Funds Transfer (single- and multihost)

Xpress Universal Customer Services

Xpress Universal Customer Services is FIS' customer data integration application and is comprised of business services related to customer information. This application includes the data model and database for implementing a common customer view. The functional services and physical database are separable.

Examples of Services

- Customer Add
- Customer Update
- Customer Inquiry
- Retirement Plan Inquiry
- Customer Lending Limits Add
- Customer Lending Limits Inquiry
- Customer Credit Rating Add
- Customer Credit Rating Inquiry
- Customer-to-Account Relationship Add
- Customer-to-Account Relationship Inquiry

Xpress SmartSell™ Services

Xpress SmartSell is FIS' enterprisewide product application comprised of business services related to discreet product definitions, product package definitions, product recommendation and agreement management. This application includes the data model and database for implementing a common view of financial products offered by a financial institution.

Examples of Services

- Product Add
- Product Inquiry
- Product Package Add
- Product Package Inquiry
- Agreement Add
- Agreement Update
- Agreement Inquiry

Xpress Default Manager

Xpress Default Manager facilitates the enterprisewide management of the default process. It is comprised of business services related to aggregate default management and collections activities that require information and messaging shared across multiple core systems. Default Manager is a single-platform application that manages the account life cycle throughout the debt-repayment life cycle. Together, Default Manager and Xpress Default Management Services provide robust functionality delivered on an open-source, service-enabled platform that will reduce the overall cost of ownership and improve the efficiency and effectiveness of your default business.

Examples of Services

- Loan Account Inquiry
- Loan Account Update
- Loan Transaction History Inquiry

Xpress Application Workbench

Xpress Application Workbench is an application assembly, configuration and development tool kit for easing the integration work required to enable other host and channel systems to "connect" to an Xpress environment. The workbench enables IFX message designs, generation of XML schema definitions and code generation of host connectivity adapters.

What can the Xpress Integration Solution Suite Do For You?



Reduce Time to Market

Xpress allows you to deliver information to customers through the channel of their choosing. New channels can be plugged in quickly without disruption to the other channel or core banking applications. Out-of-the-box adapters are available to provide core banking connectivity. Therefore, new channels can be added, invoke a business service and receive a response from the targeted core banking application.



Improve Customer Experience

A low-risk, high-return solution, Xpress helps your organization provide a positive and consistent customer experience across the extended enterprise, regardless of the channel where a transaction or service request occurs. This means that an address change initiated by a branch office is processed the same way when initiated by your customer using internet banking.

By making customer and account information available to all channels through Web-service-enabled IFX messages, Xpress lets you offer customers a choice of channels through which they can conduct business – the branch office to purchase travelers checks, the online channel to transfer funds, pay bills and check balances, and telephone the call center to place a stop payment on a check. Because Xpress provides an integrated view of a customer's relationship, all interactions can be viewed regardless of the channel selected for the transaction.



Reduce Total Cost of Ownership

Xpress offers a cost-effective solution to integrate new technology with legacy systems. The service-oriented architecture of Xpress allows you to extend the business functionality offered in legacy applications and add new business components and channel applications with little to no core application development or costly interfaces. Xpress can be part of your core systems transformation strategy by allowing you to select a new core system and migrate data over time – reducing the risk often associated with all-or-nothing conversions.



Ease Integration

The use of industry standards eases the burden of integration. The use of IFX provides one language to interconnect disparate systems leveraging XML tools and knowledge base. Xpress is a Java 2 Enterprise Edition (J2EE) compliant application and uses industry standards, including message-binding frameworks, that includes Simple Object Access Protocol (SOAP) and Web Services Description Language (WSDL). It relies on Java Connector Adapters (JCAs) to connect to host applications, easing integration efforts to other in-house systems and vendor applications and deployable on UNIX (including AIX, HP-UX, and Solaris), LINUX and Windows platforms.

Xpress works off of any database that exposes Java Database Connectivity (JDBC) interfaces and conforms to SQL 92 standards (such as Oracle or DB2). It uses standard application servers such as WebLogic or WebSphere. Xpress is also designed to work with existing infrastructure components such as MQSeries and other integration platforms.

Certified Environments

OS	HP-UX, Solaris, AIX, Linux
Web Server	Apache, WebSphere 6.0, WebLogic
Application Server	WebSphere 6.0, WebLogic, JBoss
JMS Provider	IBM Websphere MQ 6.0, Application Server built-in JMS Server
JDK	1.4.2
Database	DB2, Oracle 10g
LDAP	open LDAP, iPlanet Directory Server
Scheduler	Quartz

Standards Detail

Web Services	Wire Stack	SOAP 1.1
	Description Stack	WSDL 1.1
	Discovery Stack	UDDI 2.0
	Profile	WS-I Basic Profile I
Web Services Security		WS-I Basic Security Profile 1.0
Business Process		BPEL 1.1
Financial Messages		IFX 1.5



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