

FIS Profile

The transformation of the financial services industry's core banking infrastructure is driven by the demands for organic growth and for increased operational efficiency. Organic growth creates the demand for new products and services that increase market share and differentiate organizations from their competitors. Operational efficiency creates the demand for reduced infrastructure and operating costs and streamlined business processes. Aligning technology initiatives to these business objectives becomes critical to the success of your organization.

Does Your Core Banking Solution and your IT Strategy Meet the Challenge?

FIS Profile is a real-time, multicurrency, deposit and loan core banking system developed as a single integrated solution. It contains an extensive inventory of thousands of configurable features that are designed to meet the unique product needs of individual retail and commercial financial organizations. It supports an installed base of hundreds of institutions spanning sixteen countries, ranging from de-novo startups to top-tier global banks. Institutions using FIS Profile as their core banking system experience industry-leading total cost of ownership (TCO) benefits, based on lower infrastructure costs, lower on-going operating costs and increased productivity. Its proven scalability and high availability make it a premier alternative for organizations that are committed to implementing a 24x7x365, "always on" solution.

Organic Growth Through Existing Customers

FIS Profile provides a customer-centric banking experience by implementing a single, integrated relational database that contains all customer, account, product and configuration information. FIS Profile's real-time processing model provides immediate updates to customer accounts and easy access to customer relationship and account information. Real-time activity logging and an on-line archive support customer inquiries, statements and other operational requirements spanning any date interval. Straight-through processing generates efficiencies that deliver new functional value and services improvements that lead to increased customer satisfaction.

Consistent, Real-Time, Customer Experience Across Multiple Delivery Channels

FIS Profile provides integration to all delivery channels through an event-based services architecture. This architecture supports access to all FIS Profile functionality through multiple industry-standard interfaces, including



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XML, JDBC and RPC's. FIS has adopted the Integrated Financial Exchange (IFX) message standard for all banking applications and is currently implementing the FIS Profile web services interface through this standard. Web services offer new and improved ways to design and address business requirements that leverage IT investments and create more agility in your organization.

Supports Growth Without Business Interruption

FIS Profile is a proven, highly scalable, real-time system, as exemplified by a published benchmark that produced more than 2000 on-line transactions per second with sub-second response time. FIS Profile is also in production in a number of installations with millions of accounts, including a client that is running more than 15 million accounts on a single configuration. The unique availability architecture that provides support for true 24x7x365 capability greatly reduces operational risk and creates an "always on" solution for you and your customers.



An online, customer-centric, multicurrency, multichannel strategic core processing system for deposits and loans that accepts transactions from any delivery channel.

Enabler of Business Agility and Competitive Advantage

FIS Profile software was designed to help you dynamically adapt to changing demands for new products and services. The system's highly granular component architecture lets you interactively assemble new products without the need for application development. Product features are shared across traditional boundaries, assuring the most flexible configuration options. Unique to FIS Profile, features can be individually modified through bank defined overlays, right down to the individual account level.

Database and Operating Independence

FIS Profile is vendor-independent, supporting HP-UX, IBM-AIX, Sun-Solaris and the industry's first Intel-Linux banking operation in production. Linux provides an excellent additional opportunity for you to lower your total cost of ownership.

FIS will also deliver the industry's first database-independent solution in 2006 while initially providing support for its existing GT.M database and Oracle. Future plans include providing support for DB2.

Responding to Bank Processing Challenges with Real-Time Core Banking

Increasing volumes of electronic transactions and legacy systems that include inefficient business processes, are leading financial institutions to consider a core banking replacement. Older legacy systems are prone to error and are not adaptable to changing business demands. FIS Profile's real-time, enterprisewide functionality for customer, deposits and lending provides a strategy for financial institutions seeking a transition to real-time core banking solutions.

Lower Total Cost of Ownership through Platform Consolidation

Consolidation of platforms with an implementation of FIS Profile provides lower total cost of ownership through reduced:

- System operation and administration costs
- Infrastructure and hardware platform costs
- Integration and reconciliation costs
- Interface, regulatory and functional enhancement costs
- Maintenance and license fees
- Core banking application conversion and upgrade costs
- Exception management costs

FIS Profile Industry Firsts and Headlines

- Largest single instance of an account database on any commercial core banking application
- First commercial implementations of Linux core banking solution
- Highly scalable Linux/Intel benchmark performance
- First 24x7x365 "always on" operating architecture (Logical Dual Site enables application to remain on-line during upgrades and maintenance)
- First database-independent commercial core banking solution (configurable option)



FIS Solutions

FIS Profile is part of the FIS suite of solutions – a family of software products designed for financial institutions including:

TouchPoint Solutions – The Touchpoint suite of customer interaction solutions helps financial institutions enhance sales and service performance through all delivery channels, including the branch, the contact center, the Internet and through your network of relationship managers.

Xpress Integration Solution Suite – Xpress Integration Solution Suite is a set of modular solutions that enable financial institutions to aggregate data from back-end systems and deliver it to front-end channels. Xpress Integration Solution Suite features a service-oriented architecture that allows you to incrementally integrate new technology and migrate off your legacy systems.

FIS Wealth Management solutions – enable banks, brokers, insurance companies and correspondent clearing firms to solidify their customer relationships, improve advisor satisfaction and drive profits. By combining solid, high performance Wealthware™ technology with client-focused service, FIS supports your growth with expandable solutions that enable you to take your business to a higher level.

Business Process Management – Service-oriented architecture and web services provide the foundation for enabling Business Process Management and streamlining business processes across an enterprise. FIS' Xpress Integration architecture and a partnership with Oracle have provided the architecture and tools. FIS can support your business re-engineering efforts and streamline your business processes through workflow capability and through best practice re-engineering.



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