



# Systematics Deposit and Customer Solutions

## The Foundation for Organic Growth

Every day, financial services organizations worldwide are faced with the challenge of attracting and retaining customers. New and enticing products add value to the total customer experience, but with all the focus on implementing additional channels and offerings, it is easy to lose sight of the foundation that makes an organization successful: core accounting systems. It is impossible to overstate the importance of a solid core deposit system. Regardless of how much the financial services business changes, customers will always need a core transactional account to facilitate the movement of money. As the number of electronic transactions increases, financial services organizations continue to need deposit applications that process large volumes of transactions cost effectively.

To improve customer service and achieve organic growth, it is imperative to have a strong customer and deposit foundation that is integrated with the enterprise – so that no matter which channel a customer chooses, account information is always current with one enterprisewide view of the customer.

Fidelity National Information Services, Inc. (FIS) offers Systematics Deposit and Customer Solutions to bring total deposit processing capability to financial organizations. This integrated, multicurrency package is flexible enough to use within organizations of any size, business structure or geographic scale. It can easily manage the rapid, successive changes necessary today – whether driven by growth, consolidation, globalization, competition, risk management or other emerging factors.

## Taking the Lead in Deposit Processing

FIS is the U.S. leader in deposit servicing for the top 25 U.S. banks, including Citibank, N.A., Bank of America, and Citizen's Financial Group. Worldwide, FIS' deposit applications maintain a dominant presence. Financial organizations in Asia/Pacific, the United Kingdom, Latin America and the Caribbean utilize the FIS deposit and customer application suite. The Systematics Integrated Monetary Processing and Control System (IMPACS) is the most widely installed deposit system at top U.S. banks and thrifts, surpassing both competing vendor products and the use of proprietary systems.

IMPACS processes 31 percent of the demand deposit account balances held by the top 100 U.S. banks and thrifts, or approximately 20 percent of the total U.S. consumer deposit market share. On a global basis, more than 100 million deposit accounts are processed by more than 90 financial organizations.

FIS subjects its deposit applications to rigorous standards in its own processing center, providing daily support for financial organizations striving for organic growth. This, combined with FIS' extensive market share and financial strength, guarantees clients will have ongoing support and market-leading deposit solutions to operate efficiently, manage risk and maintain regulatory compliance.



FIDELITY NATIONAL  
INFORMATION SERVICES



## IMPACS – Demand Deposit System

In today's turbulent economic times and increasingly competitive environment, the ability to react and respond quickly to the marketplace is a must. Designed for organizations of various sizes, FIS' IMPACS can benefit single organizations or multiregional holding companies.

IMPACS is an integrated system that processes all types of current accounts, checking accounts, imbedded investment accounts, commercial checking accounts, sweep or cash management accounts, and health savings accounts (HSAs). IMPACS is capable of handling a large volume of transactions with a variety of products, using comprehensive operational, management and customer-reporting capabilities to meet an organization's needs. Interest rates and pricing by market region, extensive fee capability, automatic overdraft scoring and sweep processing are some of the many processing options available with IMPACS.

The flexible product-type features provide real-time capabilities for creating products – a benefit to organizations that need to quickly meet market demands as part of their organic growth strategies. An important cornerstone of the FIS deposit servicing application is fee processing based on both internal and external transactions. IMPACS' flexible fee processing is designed to assess charges and fees to support the income objectives of all financial organizations.

IMPACS contains global functionality, such as seven-day processing, multicurrency handling, flexible date format options, floating decimal capability and support for customer correspondence in double-byte character set languages. Integrated with other FIS applications, IMPACS helps organizations achieve quality customer service, marketing, product development, information and risk management objectives.

## Savings/Time Deposit System

The FIS Savings/Time Deposit System processes a variety of investment deposit products: savings accounts, certificates of deposit (CDs), retirement accounts, club accounts and HSAs. The separate Retirement Plan Processing System supports the complex tracking and calculation processing required for U.S. retirement account processing, including regular investment retirement accounts (IRAs), Roth IRAs, education accounts, simplified employee pensions and qualified plan accounts.

The easy introduction of new products and the capability to customize system features make it possible to quickly and efficiently meet increased volume and changing product needs. Standard features include multilevel processing options such as flexible interest accruals, service charges, CD renewal, rollover criteria and rate history information. The Savings/Time Deposit System contains global functionality, such as seven-day processing, multicurrency handling, flexible-date format options, floating decimal capability and support for customer correspondence in double-byte character set languages.

Integrated with other FIS applications, Savings/Time helps organizations achieve customer service, marketing, product development, information and risk management objectives.

## Intersystem Transfer System

The FIS Intersystem Transfer System moves funds between systems, accepts transactions from various internal and external sources for warehousing, then releases them to the appropriate systems on the correct processing day in the correct currency and application format.

Intersystem Transfer System's features include comprehensive funds-availability verification, extensive warehouse features, variable payment generation, standing-order payment, debit authorization processing and generation of general ledger transactions for work in progress. A vendor file serves as a depository of account information for high-volume transfer accounts, and a comprehensive set of reports provides an audit trail of transfer transaction activity.

Intersystem Transfer System also supports the Euro, BACS and double-byte character set languages, making it a global product that can be used by financial organizations worldwide.

## Exchange Rate System

Financial organizations that process in an international environment often need to convert currencies in order to process transactions. The FIS Exchange Rate System is designed to store and maintain information needed for processing multiple currencies, including the Euro. The system allows the financial organization to define what currencies are to be used, what rates are to be stored for each currency, and what general ledger number and currency are related to each of the organization's application controls. The Exchange Rate System interfaces with the deposit applications and the Intersystem Transfer System in the FIS financial software offering.

## Tax Reporting System

The FIS Tax Reporting System extracts information from FIS' accounting systems and produces balancing and account details to support U.S. federal tax disclosure requirements. The system produces federal tax forms for customers and magnetic tape reporting for the U.S. Internal Revenue Service (IRS). The Tax Reporting System processes both batch and online transactions. It is easy to add new accounts, update existing accounts and delete accounts through batch or online processing. An annual-tax-reporting system update incorporates the latest tax changes introduced by the U.S. Congress and the IRS.

## Certification Tracking

FIS Certification Tracking is a U.S. federal regulatory system that processes IRS input tapes and identifies customers with under-reported interest and invalid tax identification numbers (TINs). Certification Tracking produces invalid TIN notices, under-reported interest notices and W-9 notices and initiates back-up withholding. Tracking functions include non-resident alien W-8 mailings and uncertified interest-bearing account holders. Certification Tracking fully supports the Financial Institution Data Match (FIDM) regulation.

## Maintaining Regulatory Compliance

FIS is committed to ensuring that its solutions enable financial institutions to achieve and maintain U.S. federal regulatory compliance. FIS closely monitors all upcoming legislation and potential regulatory requirements that affect our clients and our solutions. FIS is committed to ensuring that our solutions provide a means to comply with and proactively investigates potential approaches to the requirements that new legislation may impose.



## Technology and Architecture

FIS core solutions are able to participate in a fully functional service-oriented architecture (SOA). SOA opens the door for financial organizations to utilize more advanced processing features found with Business Process Management (BPM) and Business Activity Monitoring (BAM). The Xpress Integration Solution Suite (Xpress) is the FIS Enterprise SOA solution. Xpress simplifies and standardizes integration with the Systematics core solutions and eliminates the brittleness and complexity inherent in point-to-point solutions. Through Xpress, FIS solutions can expose business functionality through services in standard IFX messages, which can be consumed by channel and other solutions capable of interfacing via the IFX standard.

## Multiple Implementation Options

FIS provides a full spectrum of implementation and support services ranging from turnkey outsourcing agreements to in-house implementation.

**Application Service Provider (ASP)** – Both application management and information processing are performed by FIS at a site separate from the client's location.

**Application Management** – FIS establishes and tests the system on site. FIS manages the applications, and the organization processes the information.

**Current Application Distribution (CAP)** – The most current an organization can be outside of the ASP is with CAP. Migrations from the ASP are packaged and distributed four times per year. Clients can manage small, incremental changes, level expenses, and avoid the large expense and effort of a major upgrade.

**Client Demand Distribution (CDD)** – FIS offers an innovative upgrade methodology that allows clients to choose the most appropriate time to upgrade. CDD provides a simplified process for obtaining new enhancements, with better management of dependencies between application versions. Clients can request a release based on their own timelines and business needs.

**Implementation Services** – FIS establishes and tests the system on site, and the organization handles all subsequent application management and information processing.



## Backed by a Powerful Track Record – Proven Around the World

Industry-leading servicing, information and customer systems establish an infrastructure that enables organizations to achieve their strategic initiatives, which include significant improvement in new product/service time-to-market, application/product functionality and U.S. regulatory compliance. FIS' Deposit and Customer Solutions include an unparalleled track record in large financial organizations, further enhanced by information technology outsourcing and FIS' proven commitment to strengthen customer relationships. FIS' confidence is based on its knowledge of the financial services industry, an unprecedented 40-year track record and flexibility in long-term business relationships.

Faced with industry consolidation, channel expansion, globalization and nontraditional competition, financial services organizations must have a strategy in order to survive and prosper. Whether that strategic approach is product leadership and innovation, customer relationship management or being a low-cost provider, the foundation for that approach is a powerful core processing capability. FIS Deposit and Customer Solutions are proven in the most demanding, competitive and successful financial organizations in the world. FIS' Deposit and Customer Solutions can be your foundation for future growth and success.

## Customer Information System

In today's competitive market for both consumer and commercial accounts, financial services organizations must be able to provide customer service based on total relationships. The FIS Customer Information System includes a facility to manage the entire relationship by providing a composite view of customers and their financial summaries, allowing an unlimited number of relationships and user-defined relationship codes to be expanded for specific business needs.

Organizations can link customers based on shared accounts or other relational specifications. The Customer Information System provides integrated customer and account information from both FIS and non-FIS applications to support an organization's business functions in the global market, including operations, sales and marketing, risk assessment and profitability management. The Customer Information System can help a financial organization improve service quality, increase sales, and meet changing regulatory and business needs.

The Customer Information System offers a rich mix of features that enhance both customer service and end-user productivity. Up-to-the-minute, online information about customers and their accounts streamlines new-customer and account setup, inquiry and the updating of tasks. Advanced inquiry and navigation functions allow an organization to use an array of search criteria. Data integrity features prevent duplicate records and standardize name, address and demographic editing.

The Customer Information System is an online, real-time system that supports 24x7 availability for inquiry and update.

The system increases the efficiency of back-office operations with built-in features designed to safeguard the integrity of all customer, account and relationship information. The Customer Information System also provides numerous operational reports that identify data quality issues to help guide operations managers in day-to-day problem solving.

## Customer Statement and Relationship Pricing System

With today's competitive and global market in mind, the FIS Customer Statement and Relationship Pricing System is designed to be a personalized, responsive and competitively priced service to meet the customer needs of financial services organizations.

The Customer Statement and Relationship Pricing System helps organizations meet new and competitive challenges with valuable tools such as combined statements and relationship pricing.

The Customer Statement and Relationship Pricing System combines an unlimited number of deposit, loan and investment accounts on a single statement. The system allows organizations to reward customer loyalty through relationship pricing. Fees can be waived or reduced, and rates on deposit accounts can be adjusted in exchange for maintaining balances in multiple accounts, based on the entire customer relationship.

Use of the Customer Statement and Relationship Pricing System helps organizations achieve their organic growth, customer service and retention, marketing, product development, information and risk management objectives.





**FIDELITY NATIONAL  
INFORMATION SERVICES**

**E-mail**

[fnfis.marketing@fnf.com](mailto:fnfis.marketing@fnf.com)

**Phone**

888.323.0310 (US)  
501.220.4999 (International)

**Web**

[www.fidelityinfoservices.com](http://www.fidelityinfoservices.com)

