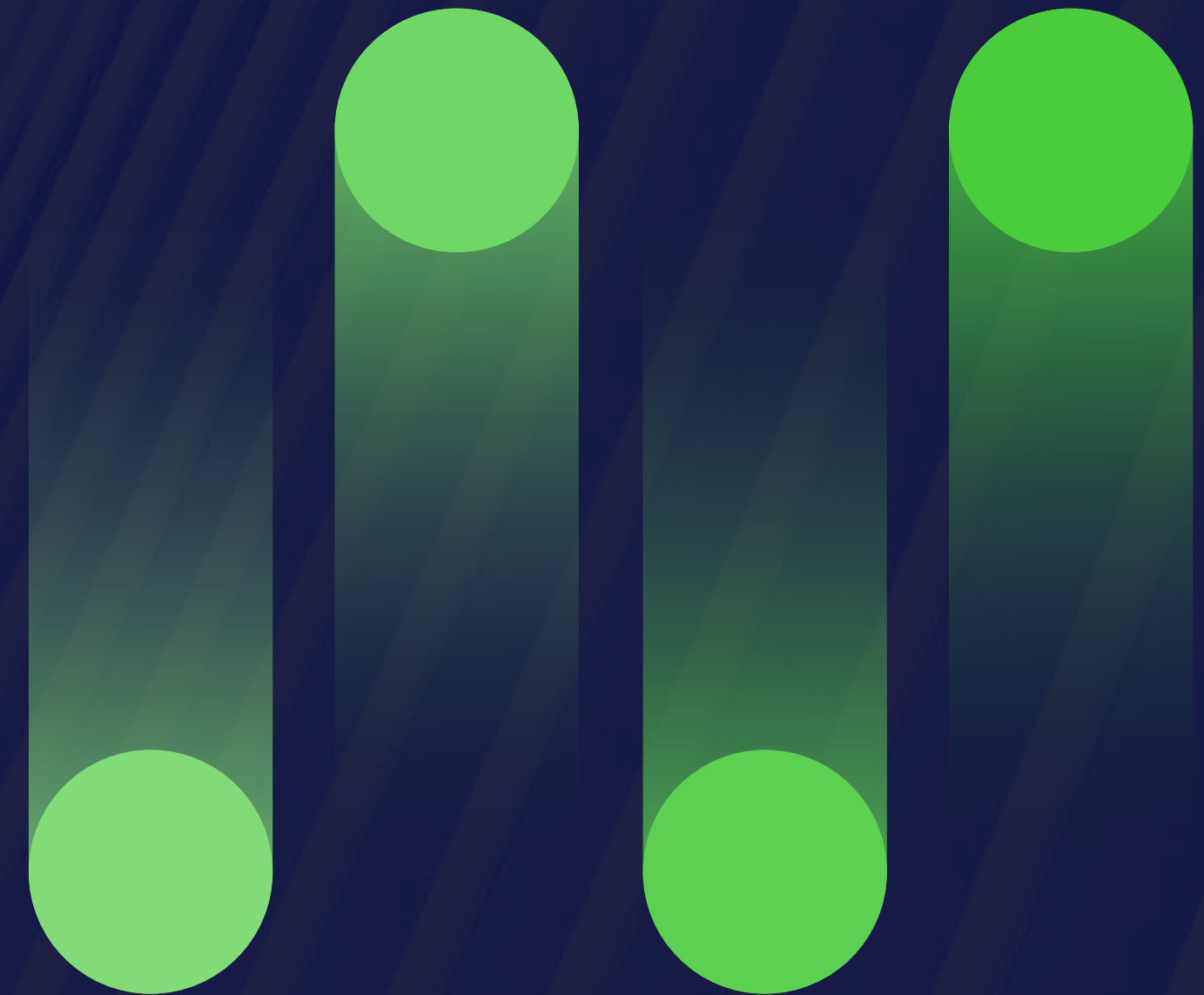




The first step toward
modernization is the
hardest

Unlock digital transformation
with an expert assessment



Here's what you can expect from the process:

Architectural discussions

FIS partners with our clients to craft modernization options based on fact-finding architectural discussions. Topic areas include applications, system architecture, desired pace of core modernization, opportunities for digital transformation and options for integrating, managing and using data and payments capabilities.

Portfolio assessment

FIS also conducts an asset portfolio assessment with each client. The intent is to help you find opportunities to reduce total cost of ownership (TCO) per asset and generate more revenue with your portfolio. These insights help inform the best strategic approach for your financial institution's modernization journey, and ultimately make a positive impact on your bottom line.

A great customer experience demands modernization

It's no small feat to create the holistic, human-centric banking experiences that customers demand – the seamless, fast digital technology they've come to expect, combined with a personal touch. A simple, intuitive customer journey with personalized, proactive advice builds stronger and stickier relationships.

But to become more agile in meeting customer demands and deliver an excellent digital experience, you need to modernize your technology. Where do you start? With a modernization assessment from experts with a track record of digital transformation in financial institutions like yours.

Where are you now?

Every financial institution begins from its own unique position on the spectrum of transformation. Before taking the first step, it's crucial to understand where you are now and what you wish to achieve in the short and long term. FIS partners with clients to ensure we thoroughly understand your current situation and goals.

Modernization assessment process

FIS leverages proven methods to evaluate your current-state banking environment and understand your business and technical goals. We can then provide expert guidance and recommendations regarding a modernization approach that is tailored uniquely for your institution.

Specifically, we examine the following areas:

- **Core processing transformation** – Explore options for evolving the current core technology stack, component upgrade options, which core product functionality could be externalized, reducing back-office expenses and improving cost-to-income ratio.
- **Enterprise business function componentization** – Accelerate the introduction of new business capabilities so core component modernization is the transformational strategy for progressing to a modern architecture technology.
- **Data integration, management, analytics** – Discover an analytics-based solution suite that helps financial institutions tap into revenue streams through more precise segmentation and optimized pricing while mitigating economic risk.
- **Channel transformation** – Explore strategies to consolidate channel services into a digital layer that will ultimately support all form factors, including mobile and online.
- **Payment transformation** – Evaluate payment hub services that extend beyond legacy processes and provide value-added capabilities with the enrichment of data included with payments, proactive fraud detection enhancement and reduced need for manual exceptions.
- **Treasury, back-office, risk and reporting** – To ensure that essential data is stored to make regulatory compliance and accurate reporting part of business as usual.

Once architectural conversations are complete, FIS will scope the possible modernization paths and identify information assets using our Align Capability Model, Evaluation Criteria and Scorecard. From that point, we'll assess, categorize and score solutions/applications, identify opportunities and develop recommendations.

Assessment results

Following our thorough assessment with you and your team, FIS will deliver an executive presentation with decisioning details.



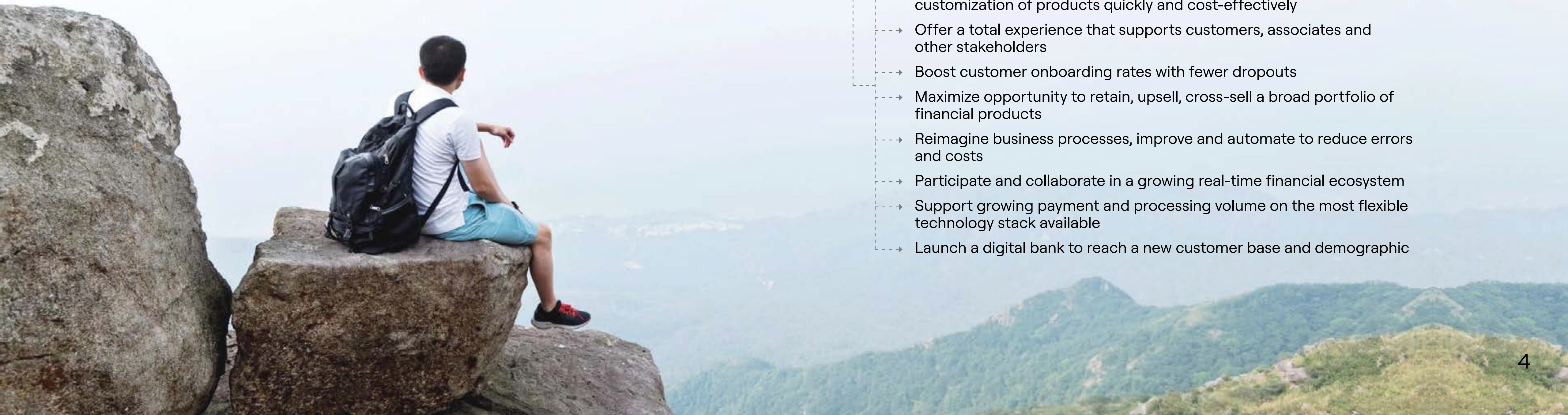
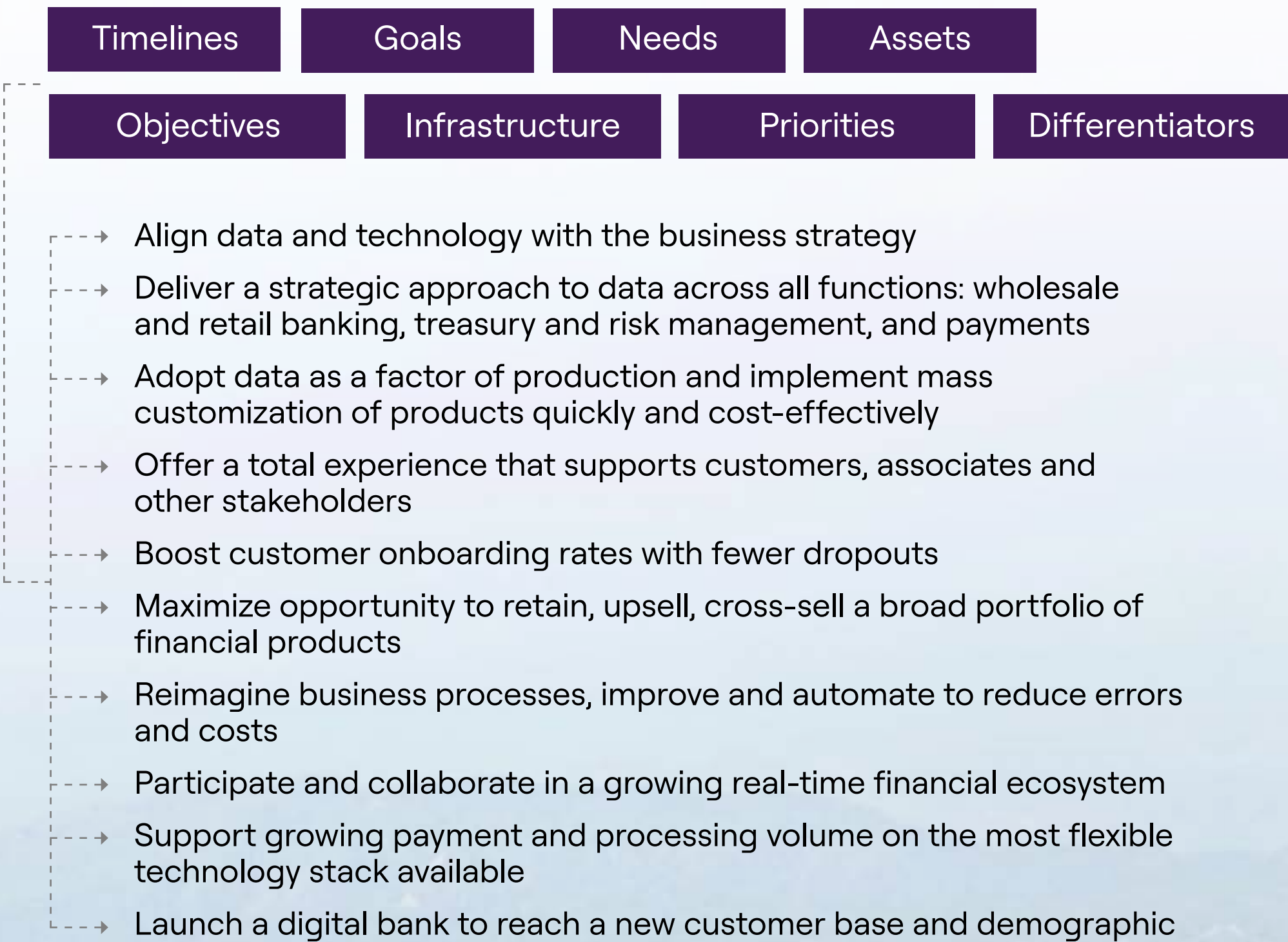
Modernization
Assessment Results

Where do you want to go?

FIS' approach allows you to digitalize your entire financial institution at a pace that reflects your current needs and strategic ambitions. We can offer you a unique modernization journey toward a next-generation technology stack, driven by business benefits.

Your unique transformation journey

Every financial institution is special, with a distinct mix of attributes that combine to make it successful. Likewise, your modernization journey is unique and must reflect your brand, goals and business ambitions.



Digitalization benefits that matter

Digitalization is a significant journey for any financial institution to embark on, but it's a critical one that delivers real, tangible and in some cases, nearly immediate benefits. With the support of FIS' expert partnership and componentized product strategy, you're empowered to reap the benefits of modernization, with minimal risk in a pragmatic and prioritized sequence, based on your unique needs and goals.

Powered by FIS' state-of-the-art cloud and API technologies, you'll have a platform that is built to last, with the essential flexibility to innovate into the future.



A large cable-stayed bridge with two prominent towers, illuminated at dusk. The bridge spans a body of water, and the city lights are visible in the distance under a colorful sunset sky.

FIS clients who embark on a modernization journey experience these benefits:

1. Lower TCO

Legacy on-premises systems have become increasingly burdensome for a number of reasons. Not only is the aged technology costly from a hardware and infrastructure standpoint, but technology staff who are skilled at working with these systems are becoming more scarce. A digital infrastructure is essential to permanently reduce costs.

2. Improved flexibility

Legacy systems were not built for continual innovation. Financial institutions with outdated systems struggle to nimbly respond to changing customer expectations and competitive demands. Because of FIS' componentized approach, financial institutions are empowered to modernize their technology platforms based on business goals and priorities and can easily add or change features and functions.

3. Lower risk

Migrating systems in a "big bang" approach is risky and increasingly outmoded. FIS partners with clients to establish a progressive migration driven by business priority. Clients can reap the benefits of a modernized system early in the migration process, while mitigating migration risk.

4. Improved security

FIS solutions are secure by design, and FIS Cloud and our cloud partners ensure that your modernized system includes unrivaled state-of-the-art security.

UNLOCK MODERNIZATION

Make your digital transformation a success with FIS.

Our **technology** powers the global economy across the money lifecycle.



Unlock seamless integration and human-centric digital experiences while ensuring efficiency, stability, and compliance as your business grows.



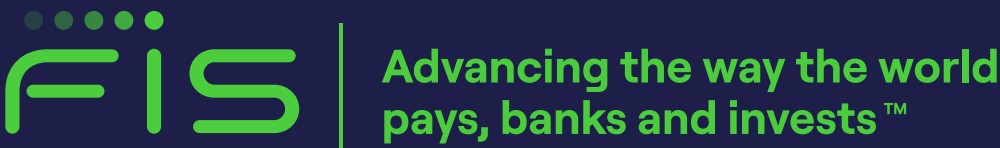
Unlock liquidity and flow of funds by synchronizing transactions, payment systems, and financial networks without compromising speed or security.



Unlock a cohesive financial ecosystem and insights for strategic decisions to expand operations while optimizing performance.

About FIS

FIS is a financial technology company providing solutions to financial institutions, businesses and developers. We unlock financial technology that underpins the world’s financial system. Our people are dedicated to advancing the way the world pays, banks and invests, by helping our clients confidently run, grow and protect their businesses. Our expertise comes from decades of experience helping financial institutions and businesses adapt to meet the needs of their customers by harnessing the power that comes when reliability meets innovation in financial technology. Headquartered in Jacksonville, Florida, FIS is a member of the Fortune 500® and the Standard & Poor’s 500® Index. To learn more, visit FISglobal.com. Follow FIS on LinkedIn, Facebook and X (@FISglobal).



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