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?

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 Profile as their core banking system experience industry-leading total cost of ownership (TCO) benefits, based on lower infrastructure costs, ongoing 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

Profile provides a customer-centric banking experience by implementing a single, integrated relational database that contains all customer, account, product and configuration information. 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 online 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

Profile provides integration to all delivery channels through an event-based services architecture. This architecture supports access to all Profile functionality through multiple industry standard interfaces, including XML, JDBC and RPC's. FIS has adopted the Integrated Financial Exchange (IFX) message standard for all banking applications and is currently implementing

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the 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

Profile is a proven, highly scalable, real-time system, as exemplified by a published benchmark that produced more than 2,000 online transactions per second with sub-second response time. 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.

Enabler of Business Agility and Competitive Advantage

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 Profile, features can be individually modified through bank-defined overlays, right down to the individual account level.

Database and Operating Independence

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

In 2006, FIS delivered the industry's first database-independent solution, providing the capability for Profile Version 7.0 and all future versions to be implemented with the client's choice of either Oracle 10g or FIS' own highly scalable, open-source database solution, GT.M. FIS is also working to expand Profile's implementation options by offering Profile with DB2 beginning in 2009.

Responding to Bank Processing Challenges with Real-Time Core Banking

Increasing volumes of electronic transactions resulting in part from the Check-21 legislation in the U.S., along with legacy systems that include inefficient business processes, are prone to error and are not adaptable to the business demands – leading financial institutions to consider a core banking replacement. 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.

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

Lower Total Cost of Ownership through Platform Consolidation

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

- Reduced costs of system operation and administration
- Reduced costs for infrastructure and hardware platforms
- Reduced costs for integration and reconciliation
- Reduced costs in interfaces and regulatory and functional enhancements
- Reduced costs from multiple maintenance and license fees
- Reduced costs in core banking application conversions and upgrades
- Reduced costs in exception management

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)
- Highly reliable proven on-line availability
- First database-independent commercial core banking solution (configurable option)

FIS Solutions

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) – a standards-based service-oriented architecture and rich set of business services pre-integrated to FIS channel and core solutions as well as non-FIS solutions.

Xpress Universal Customer (UCS) – an enterprise customer data integration solution that enables customer relationship management, decision modeling, cross-application services and supports a customer-business process model.

Xpress SmartSell™ - an interactive enterprise product catalog and package builder that supports the opening, fulfillment, governance and compliance of customer agreements, products and product bundles.

Xamine – an enterprise information architecture that provides business intelligence through operational, analytical and ad hoc reporting capabilities for core banking solutions.

Compliance Manager – an enterprise compliance solution that externalizes and leverages compliance requirements across banking solutions.

Default Manager – a single, platform-independent default management solution that provides the agility and flexibility to accommodate all of your default processes including: collections, recovery, bankruptcy/legal, foreclosure, end of term, repossession/liquidation and inventory management. Default is designed using the newest technologies that include service-oriented and business process management architectures.

Business Process Management – business process definition, orchestration, execution, compensation and business activity monitoring provide the architecture components required to support effective business and straight through process models. New FIS product solutions, including Xpress Enterprise Banking Services and Default Manager, center their design around the strength and capability of a business process management architecture.

Banking Utility – a software service that provides managed, Web-based access for single or multiple banking products. The FIS Banking Utility provides the ability to offer new products that are unsupported by legacy solutions. It delivers a path for core replacement by supporting transitional strategies that include a single product, regional, or line of business approach to transformation. The FIS Banking Utility provides financial institutions a methodology that significantly reduces the risk of core system replacement.

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