

Brochure

FIS Digital One Business

Unlock business banking
transformation



FIS

The future of business, unlocked

Today, your business customers expect more: more innovation, more expertise, more personalized services. Outdated systems and traditional processes hinder your ability to meet the demands of business banking customers.

Your institution needs a digital platform that enables a modern, data-driven approach to your high-value business banking customers – one that allows you to offer tailored digital and in-person experiences, enhanced payment capabilities and valuable insights.

A new era of digital cash management is on the horizon

FIS Digital One™ Business propels business banking into the future, offering a digital-first orientation with market-competitive features. It's designed with a modern user experience, streamlined workflows and cash management features for your micro business, small and medium business (SMB) and corporate customers to access from anywhere – web, mobile or tablet.

With its broad range of capabilities, Digital One Business provides the functionality your customers need to manage their businesses, from viewing accounts and conducting complex transactions to managing multi-user capabilities and entitlement controls.

Digital One Business also offers comprehensive fraud mitigation tools to ensure the highest level of protection. Plus, with the added convenience of mobile banking, your customers can perform their cash management functions on the go.

Digital One Business helps you unlock holistic, human-centric experiences with thoughtfully designed digital experiences, accurate reporting and easy access to essential data.

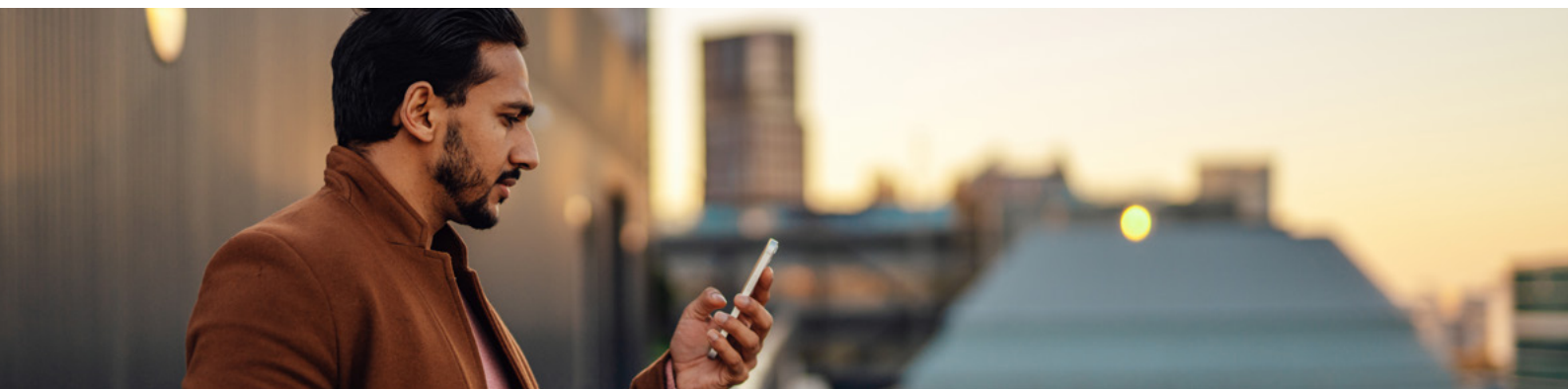
Key features

Money management

- **Accounts and activity:** Real-time access to deposit, loan and credit card accounts – and up to 18 months of transaction activity, including check images – in one location.
- **Download activity:** Customize a reporting package to meet your customers' unique needs (including .csv format, BAI, QuickBooks™ and more).
- **E-statements:** Give customers the option to turn off paper and view their deposit, loan and credit card statements online.
- **Alerts:** Standard alerts help businesses reduce the risk of fraud by staying on top of account, transaction and user activity. With Premium Alerts, financial institutions can customize alert content and add SMS capability.
- **Remote deposit:** Customers can deposit checks without going to the branch. We offer integration with various FIS remote deposit solutions.
- **Self-service:** Enable customers to use this lower-cost channel to reorder checks, make account changes and request stop payments on checks.
- **Lockbox:** View, manage and archive receivables information. We offer integration with various FIS lockbox solutions.

Money movement

- **Transfers:** Transfer funds between internal deposit and loan accounts, or accounts held with other financial institutions.
- **Loans:** Customers can make loan payments and advances through our loan payments modules.
- **Business Bill Pay:** Schedule one-time, recurring or automatic payments. Customers can also view bills online and create payment rules associated with a bill, by setting up e-bills. Plus, enjoy added peace of mind with dual approval to mitigate fraud.
- **ACH:** Automate the process of payments to allow customers to pay bills and collect funds faster – including state and federal tax payments and various other ACH types.
- **Wires:** Give your customers the ability to make high-priority payments, same day.



Administrative support and marketing

- Entitlement controls: Business can easily grant access and set permissions and user limits for designated employees.
- Positive Pay: Help business customers track the status of their accounts and monitor for fraudulent activity with our Positive Pay solution.
- Approvals: Business can manage over 40 approvals related to entitlements and users, wire and bill pay transactions, ACH file uploads, ACH and more from a central location.
- Marketing tools: Provide relevant information to customers and increase cross-sell opportunities through targeted banner ads, emails and splash pages.
- Customer support tool: Support your customers with a comprehensive customer service and emulation tool.
- Banking on the go: Businesses can manage their accounts from their mobile device, including access to over 40 types of approvals, Positive Pay review and decisions, and remote deposit capture.

Protecting your customers

Digital One Business provides superior protection for your customers' accounts with comprehensive, layered security – including multi-factor authentication, SSL encryption, device identification and session timeout, user entitlements, passcode and biometrics, and flexibility to support the unique standards of each institution.

Our robust fraud mitigation tools enable your customers to have more control over user access, entitlements, transaction limits and approvals to further safeguard their transactions.

Benefits

- Tight integration with various FIS core systems and products
- Adheres to Web Content Accessibility Guidelines (WCAG) - 2.1 level AA
- Advanced fraud mitigation tools to further safeguard customers' money and transactions
- Anytime, anywhere access with mobile banking
- Superior customer experience

Unlock the next evolution in business banking

Digital One Business suite is designed for fast, easy implementations to take the pain – and ROI guesswork – out of your planning. Take advantage of our mobile, extensible platform to enable custom features, with an open API architecture for functional and data interoperability with accounting, CRM and other third-party services.

Learn more at [fisglobal.com](https://www.fisglobal.com).

UNLOCK TRANSFORMATION



Set a strong foundation for seamless digital experiences with FIS digital solutions.

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

 **Money at rest**

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

 **Money in motion**

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

 **Money at work**


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](https://fisglobal.com). Follow FIS on LinkedIn, Facebook and X (@FISglobal).

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