



## Core Systems - Helping Banks Focus on Opportunities

In these unprecedented economic times, the community banks look to technology leaders, like Fidelity National Information Services®(FIS™), to deliver solutions that help improve efficiencies, drive revenue, reduce costs and maximize value to their customers.

The good news is, FIS is answering their call.

FIS understands, arguably better than any other vendor, the technology issues and economic pressures facing today's financial institutions. From our position of strength and leadership, we are able to leverage our domain expertise to help banks identify and seize opportunities, discover new competitive advantages, grow and galvanize their customer base and differentiate their banks from other financial institutions.

FIS also realizes that today's consumers demand higher levels of service, convenience and functionality than ever before and they do not hesitate to move their business elsewhere when expectations are not met. For that reason, banks need to stay abreast of the latest technology in order to meet the increasing pace of change in a dynamic marketplace and deliver the products and services their customers demand ... when they demand them.

But because no two banks are the same - different customer demographics, different asset levels, and so on - each bank's technology requirements are unique, too. At FIS, we do not subscribe to a one-size-fits-all approach to technology. Instead, we are especially proud of our unmatched breadth of solutions to fit every institution's needs. From the smallest of local institutions to the largest banks with global footprints, FIS offers a solution set tailored to the unique needs of each.

The demands of this evolving marketplace - such as new channel offerings, expanded product suites and more - translate to IT infrastructure becoming more complex, more difficult to manage, and costlier to maintain. And justifying the continued support of all this cumbersome technology and operations infrastructure can prove difficult.

That's one reason FIS' MISER® solution - a leading core processing choice among banks - is so appealing. Its tightly integrated architecture simplifies the IT environment, exposing synergies across the enterprise that help increase efficiency, deliver improved customer service and drive revenue.

MISER is filled with the kind of easy-to-use features and intuitive functionality - including built-in contact manager, CRM and task manager modules - that help banks improve processes and realize savings. Its open architecture offers the flexibility needed to grow and meet the evolving needs of today's bank customers as well as the 24x7 high-volume, real-time dependability demanded by today's high-performance marketplace.

And because MISER is also optimized to run on the Unisys® ClearPath® server, banks appreciate MISER's capability to blend the legendary reliability of the mainframe with the agility and convenience of Microsoft® Windows® applications running on high-speed Intel® processors. The bottom line is this: MISER is the clear choice for banks in need of a core processing solution to help them grow their institutions and serve their customers better than the competition.

When you're ready to assess your core system, check with FIS and be sure to visit [www.fidelityinfoservices.com/miser](http://www.fidelityinfoservices.com/miser) for even more information on how MISER can give your bank a competitive advantage.



**Anthony Jabbour** joined FIS with a proven track record in managing fast-growing businesses. He began his career in IBM's Global Services group managing complex client projects and relationships and worked with CIBC, a major Canadian financial institution. His positive impact on FIS was immediate due to his ability to fully grasp all facets of a business challenge and to quickly determine the right plan of action. Jabbour's prior experience with FIS includes oversight of the core business for community-based financial institutions, as well as e-banking and e-payments, which includes online banking and a full suite of bill pay products. Today, he is the executive vice president over the Financial Services Group.

