



## FIS Powers German Auto Bank's Digital Transformation, Accelerating Deposit Growth

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### Key facts:

- FIS is implementing deposit-as-a-service capability to BMW Bank GmbH to help grow its deposits and lending business in Germany.
- The deposit-as-a-service capability leverages FIS® K-CORE24 and FIS® K-e-Banking and is a proof point of the company's strategy to provide innovative embedded finance capabilities to banks.

JACKSONVILLE, Fla.--(BUSINESS WIRE)--Nov. 25, 2025-- Global financial technology leader [FIS](#)® (NYSE: FIS) is helping accelerate deposits growth for BMW Bank GmbH in Germany through a deposits-as-a-service capability which leverages FIS® K-CORE24 and FIS® K-e-Banking. The bank went live with the solution in the second quarter of 2025 with over 300,000 deposit accounts transitioning to the new technology.

Recent research from FIS' landmark [Harmony Gap report](#) highlighted that 54% of organizations identify operational efficiency as the biggest source of tension in their business. As a result, financial service providers are seeking new ways to streamline their operations to address sources of disharmony more effectively and grow their business.

This implementation is a proof point of FIS' strategy to provide innovative embedded finance capabilities to banks, enabling them to integrate deposit accounts and related services into their digital platforms. Through this deployment, FIS is helping BMW Bank provide more efficient and meaningful financial transactions and customer service in its lending and deposits business, giving the bank greater opportunities to unlock growth and gain a competitive advantage.

The tailored deposit-as-a-service capability includes FIS® K-CORE24, a leading core-banking solution for German markets. Also included is a renewed FIS® K-e-Banking platform designed to deliver a modern, secure, and user-friendly digital experience, which features two-factor authentication and merchant functions that enable direct transaction processing between the bank and merchants. The solution is modern, secure and user-friendly, helping to enhance the digital banking experience for its clients and their customers.

Kanv Pandit, Head of International Banking and Payments Sales at FIS said: "We're delighted to partner with BMW Bank to help grow their deposits and lending business. Many businesses like BMW Bank are looking to streamline their operations to address disharmonies across the money lifecycle, and this project proves that technology solutions can truly elevate the full end-to-end banking experience."

Stephan Cohnen, COO, BMW Bank GmbH said: "We're extremely pleased with the transition to the FIS platform. With banking expectations across Germany rapidly changing, banks and other financial services providers are now looking for digital-first solutions. By partnering with FIS, we now have a solution which can help drive operational efficiency, help us achieve our deposit growth goals and exceed our customers' expectations."

### [About FIS](#)

FIS is a financial technology company providing solutions to financial institutions, businesses, and developers. We unlock financial technology to the world across the money lifecycle underpinning the world's financial system. Our people are dedicated to advancing the way the world pays, banks and invests, by helping our clients to confidently run, grow, and protect their businesses. Our expertise comes from decades of experience helping financial institutions and businesses of all sizes adapt to meet the needs of their customers by harnessing where 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](#).

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### For More Information

Kim Snider, 904.438.6278  
Senior Vice President  
FIS Global Marketing and Communications  
[kim.snider@fisglobal.com](mailto:kim.snider@fisglobal.com)

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