FIS Launches Embedded Banking Platform, Letting Banks Deliver Accounts and Payments Inside Business Software

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Key Facts

- FIS® Embedded Banking Platform enables banks to offer accounts, card issuing, accounts receivable and payable, and expense management capabilities directly inside the accounting software and business tools their customers already use daily.
- The platform keeps accounts on the bank's own balance sheet, not a third-party ledger, so banks retain full customer ownership and a cleaner regulatory position while software partners manage the user experience.
- FIS is launching the platform with pilot banks including Cogent Bank, Commercial Bank of California and M&T Bank, with accounts and payments planned for Q4 2026.

JACKSONVILLE, Fla.--(BUSINESS WIRE)--Sep. 3, 2026-- **FIS® (NYSE: FIS),** a global leader in financial services technology, today announced the launch of FIS® Embedded Banking Platform, its first embedded finance offering built specifically for banks. The platform enables U.S. banks to offer banking services directly within the business software their corporate customers use daily.

Corporate customers increasingly expect to do their banking natively inside the software they use to run their business every day, rather than switching to a separate banking portal. Embedded Banking Platform makes that possible, letting a bank's customers open accounts and move money directly within their existing software, backed by bank-grade technology that keeps those transactions secure and compliant.

How It Works

Banks leverage Embedded Banking Platform from FIS, partner with a vertical software provider or fintech, and embed their own accounts and payment capabilities into that partner’s product. Corporate customers get an integrated banking experience without leaving the software they use daily. The bank keeps the customer relationship. The software partner owns the user experience. FIS powers the infrastructure.

Banks can offer Embedded Banking Platform through APIs, SDKs, embeddable widgets, or white-labeled applications, depending on the software partner's preference.

Why It Matters

Banks maintain full customer ownership and regulatory control because accounts live on the bank's balance sheet, not on a virtual ledger managed by a third party, which also means simpler compliance, cleaner regulatory positioning and more durable infrastructure. Instead of relying solely on their own direct sales, banks can reach corporate customers through the software those customers already use to run their business.

Embedded finance is moving banking into the software businesses use every day. FIS Embedded Banking Platform is designed to keep banks central to that shift, extending the reach of banks across the full money lifecycle, from the deposits and accounts they hold to the payments they move and the capital they put to work, wherever their customers choose to bank.

"Banks' customers want banking built into the software they use to run their business every day," said Jon Briggs, Global Head of Embedded Solutions and Money Movement at FIS. "Embedded Banking Platform lets banks meet those expectations and stay at the center of the relationship, while maintaining the regulatory control and customer ownership that define traditional banking."

About FIS

FIS is a financial technology company providing solutions to financial institutions and businesses globally. 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. 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.

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