Community and Regional Banks are Choosing FIS to Accelerate Modernization

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Key Facts:

- FIS delivered record first-half core wins across its community and regional banking segment, representing millions of accounts added, with strong momentum in account origination, digital banking and core modernization.
- Wins spanned competitive evaluations, platform consolidations, expansion within existing FIS relationships and migrations onto modern FIS technology.
- Community and regional banks are increasingly looking to simplify their technology environments and modernize across the customer lifecycle rather than adding standalone point solutions.
- FIS has AI capabilities in production and pilot across digital and core banking, including Policy Optimizer 2.0, AgentEdge and the Financial Crimes AI Agent developed through its strategic partnership with Anthropic.

JACKSONVILLE, Fla.--(BUSINESS WIRE)--Sep. 10, 2026-- FIS® (NYSE: FIS), a global leader in financial technology, today announced record first-half core wins across its community and regional banking business, representing millions of accounts added and reflecting growing demand from institutions seeking to modernize more of their banking ecosystem through a connected technology strategy. The wins span account origination, digital banking and core modernization, and include both new client relationships and expansion within existing FIS clients.

Community and regional banks are operating in an environment shaped by rising fraud threats, accelerating payments activity, increasing technology complexity and continued pressure to deliver modern digital experiences. As these demands converge, institutions are placing greater emphasis on simplifying their technology environments and connecting capabilities across the banking lifecycle rather than managing multiple standalone solutions.

The first-half wins reflect that shift, with institutions selecting FIS through formal technology evaluations, expanding existing relationships into new capabilities, modernizing legacy technology foundations and consolidating vendor relationships through a more connected platform approach. FIS supports these institutions with solutions spanning account origination, digital banking, core modernization, payments, fraud and financial crimes, helping banks modernize at their own pace while maintaining continuity across their technology stack. The momentum also points to continued differentiation for FIS in the market, including recognition in Gartner Magic Quadrant.

Among the publicly disclosed account origination wins is Open Bank, a Los Angeles-based community bank publicly traded as OP Bancorp (Nasdaq: OPBK), which selected FIS Origination Suite as part of its digital transformation strategy. Open Bank represents a broader pattern of institutions seeking technology partners that can support modernization across multiple areas of the banking relationship rather than addressing individual challenges in isolation.

“Regional and community banks are navigating one of the most dynamic operating environments we’ve seen in years,” said Melissa Cullen, President, Community and Regional Bank Office, FIS. “They are balancing growth objectives with fraud prevention, customer expectations and operational efficiency initiatives, all while managing increasingly complex technology environments. What many institutions are telling us is that they are looking for a partner that can help connect those priorities across the business, rather than approaching them as separate challenges.”

Technology innovation remains an important component of that strategy. FIS continues to expand AI capabilities across its banking portfolio, including Policy Optimizer 2.0, which helps institutions evaluate and refine credit policies through AI-driven insights, and the Financial Crimes AI Agent developed through its strategic partnership with Anthropic that is currently in pilot with core banking clients. FIS is also continuing to advance AgentEdge, its AI-powered banking agent framework designed to help financial institutions deploy intelligent assistants and automation capabilities across banking workflows, as part of its broader AI strategy for banking. These capabilities help institutions apply advanced technologies to improve decision-making and strengthen fraud prevention while continuing broader modernization efforts.

FIS serves thousands of community and regional banking clients through a dedicated business organization focused on helping institutions modernize, grow and compete in a rapidly evolving financial services environment. The first-half wins underscore continued demand for connected technology strategies that enable banks to modernize across multiple areas of their business while working with a trusted long-term partner.

About FIS

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

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