



FIS Brings Innovative Data Intelligence to Regional and Community Institutions, Unlocking Greater Deposits and Balance Sheet Optimization

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Key facts

- FIS is teaming with Curinos to help FIS IBS and HORIZON core banking clients achieve their deposit goals.
- FIS' clients can harness Curinos' data and insights to optimize their deposit strategies and operational efficiencies, with the potential for greater profitability.
- By teaming with Curinos, FIS is giving its financial institution clients insights to help them more easily hit growth targets, maintain strategic resilience against economic headwinds and bring the most competitive interest rates and product mix to their customers.

JACKSONVILLE, Fla.--(BUSINESS WIRE)--Aug. 5, 2024-- Global financial technology leader [FIS](#)[®] (NYSE: FIS) has today announced that it is teaming with Curinos, a global data intelligence company, to help clients on its IBS and HORIZON core banking platforms bring data-driven decision making to the deposit optimization process. By driving more efficient deposit optimization, financial institutions can more easily hit growth targets, maintain strategic resilience against economic headwinds and bring the most competitive interest rates and product mix to their customers.

Financial institutions are grappling with various obstacles that test their capacity to remain profitable while driving operational efficiencies. These range from fluctuating interest rates and regulatory demands to slowing deposit growth. Financial institutions of all sizes are seeking new ways to grow deposits to preserve both profitability and a solid balance sheet. Teaming with Curinos can enable FIS' regional and community bank clients who leverage the company's IBS and HORIZON core platforms to make more informed, faster and more profitable data-driven decisions that chart a faster path to growth.

Curinos clients that have used its deposit optimizing tools have typically outperformed non-users. Its clients have experienced a deposit pricing advantage as high as 15bps in both rising and declining rate environments.

"Growing deposits remains a critical focus for banks and, through our partnership with Curinos, we're making advanced solutions more accessible to regional and community banks, helping them outperform in ever-changing market conditions," said Melissa Cullen, Head of Core Banking Solutions, FIS. "In today's highly competitive environment, setting the right deposit rates is crucial, and our clients are increasingly looking to FIS to effectively drive profitable growth. Our alliance with Curinos is one more example of how FIS is delivering on our vision to unlock financial technology to the world by providing innovative, data-driven tools to help our clients achieve their strategic objectives."

"FIS has a formidable reputation and scale for delivering mission-critical banking systems and solutions to its clients, some of which are the biggest global financial institutions," said Craig Woodward, Curinos CEO. "This transformative partnership leverages FIS' robust customer relationships and Curinos' depth of deposit data and optimization capabilities, empowering FIS' clients to achieve their funding goals."

Curinos' engine is built on a comprehensive suite of AI-based decisioning tools, predictive analytics and science-based platforms fed by vast, proprietary data. This level of data depth, executive insights and top-tier optimization capabilities can help drive improved profits and a competitive market edge.

[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](#).

About Curinos

[Curinos](#) is the leading provider of data, technologies and insights that enable financial institutions to make better, and more profitable, data-driven decisions faster. Curinos brings to market a new level of industry expertise across deposits, lending, digital experience, personalization, and marketing solutions. Through access to comprehensive datasets and analytics, intelligent technologies and connected behavioral insights, Curinos is a trusted partner to the industry and leading financial institutions around the world by helping them uncover key opportunities that drive remarkable business growth. For additional information, please visit www.curinos.com.

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