First Commerce Bank Selects FIS Core Banking to Compete in an AI-Ready Future

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Key Facts:

- First Commerce Bank, a $1.8 billion-asset community bank based in New Jersey, has selected FIS HORIZON as its go-forward core banking platform.
- The agreement gives First Commerce Bank access to the full HORIZON ecosystem - an API-enabled platform built for integration flexibility, fintech connectivity, and long-term innovation.

JACKSONVILLE, Fla.--(BUSINESS WIRE)--Jun. 17, 2026-- FIS® (NYSE: FIS), a global leader in financial services technology, today announced that First Commerce Bank, a $1.8B-asset community bank based in New Jersey, has selected FIS as its go-forward core banking platform - giving the institution a modern, AI-ready foundation as community banks of its size face mounting pressure to compete on technology with both national banks and digital-first challengers.

First Commerce Bank conducted a thorough evaluation of its long-term technology strategy, looking for a core partner with modern architecture, integration flexibility, and a genuine commitment to service. FIS HORIZON stood apart for its ability to power the full money lifecycle on a single platform, accelerate fintech connectivity through open APIs, and pair modern technology with the high-touch partnership First Commerce Bank prioritized.

“Community banks need more than modern technology, they need a partner that is invested in their long-term success,” said Melissa Cullen, Head of Regional and Community Banking, FIS. “First Commerce Bank is building for the future, and FIS HORIZON gives them a flexible, modern foundation backed by the expertise, responsiveness and partnership needed to support that journey. We’re proud to help them accelerate innovation, strengthen customer experiences and grow with confidence.”

As part of the agreement, First Commerce Bank gains access to the broader HORIZON ecosystem - an API-enabled platform designed to simplify integrations, accelerate fintech connectivity, and support the bank’s long-term modernization strategy. The platform also positions First Commerce Bank to pursue AI-powered capabilities, including standardized data feeds and agentic commerce tools, as its strategy evolves.

"Modernizing your core banking technology is one of the most consequential decisions a bank makes," said Gregory Garcia, Chief Operating Officer. "We chose FIS because of the strength of the HORIZON platform and because the team demonstrated a real commitment to our success throughout the process. We're confident we have the right partner to help us grow and serve our customers well."

FIS core banking solutions serve as the center of a connected banking ecosystem for community and regional banks, enabling institutions to manage operations across the money lifecycle while building toward next-generation capabilities including real-time payments, embedded finance, and AI-driven insights. The platform's open architecture and FIS's track record with community banks make it well suited for institutions that want to modernize without sacrificing stability or service continuity.

First Commerce Bank joins a community and regional bank client base that spans institutions from under $1 billion to well over $100 billion in assets, all running on FIS core banking platforms including FIS HORIZON.

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 www.fisglobal.com. Follow FIS on Facebook, LinkedIn and X.

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