FIS Launches Digital One™ Commercial to Help APAC Banks Scale Business Banking Across Growth Markets

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Key facts

- FIS has launched Digital One™ Commercial in APAC, a core-agnostic, composable commercial banking platform enabling banks to serve all business segments on a single system without replacing existing core systems.
- Digital One Commercial supports real-time, multi-rail payments with native multi-language, multi-currency, and cloud-ready capabilities for the region's diverse regulatory environments.
- The platform's API-first architecture integrates with accounting systems and ERP platforms, giving APAC banks the flexibility to expand commercial banking services without a full technology overhaul.

JACKSONVILLE, Fla.--(BUSINESS WIRE)--Aug. 5, 2026-- FIS® (NYSE: FIS), a global leader in financial technology, today launched Digital One™ Commercial in APAC, completing the platform's global rollout and making it available to financial institutions across the US, EMEA, and APAC. Digital One Commercial gives financial institutions the digital infrastructure to serve all their business customers, from small businesses to big enterprises, across multiple markets from a single, core-agnostic deployment.

The launch comes at a pivotal moment for commercial banking across APAC. According to Celent, corporate banking IT spending in APAC grew by 5.5% in 2025 and accelerated by 6.2% in 2026, as banks prioritize investment in client lifecycle management and corporate digital platforms. Yet many institutions still manage SMB and corporate clients on separate, country-specific systems while navigating market-specific compliance requirements[1], data sovereignty mandates requiring flexible cloud deployment, and rising expectations from business customers who demand the real-time, connected digital services now standard in retail banking.

Digital One Commercial is purpose-built to serve business customers across the money lifecycle — from everyday cash management and payments through to trade finance, foreign exchange, and corporate treasury — addressing the commercial banking gaps that most constrain APAC financial institutions today:

- **Core-agnostic and API-first:** Digital One Commercial connects to any existing core banking system and supports real-time, multi-rail payments across leading APAC schemes including PayNow, GIRO, FAST, and SWIFT/ISO, alongside trade finance and multi-entity liquidity management.
- **Single platform for every business segment:** A composable architecture enables banks to serve small businesses, mid-corporates, and large enterprise clients on a single system, replacing separate platforms segmented by customer tier or geography, with capabilities adopted incrementally and without a full technology overhaul.
- **Built for APAC's scale and diversity:** Native support for English, Simplified Chinese, Traditional Chinese, Bahasa Indonesia, and Vietnamese, alongside multi-currency and multi-time zone capabilities, allows banks to scale across markets from a single platform instance.
- **ERP connectivity:** Direct integration with ERP and accounting platforms embeds banking services into business workflows in real time, removing the need for treasury teams to switch between banking portals and internal systems.

A leading APAC bank already runs Digital One Commercial across 15 countries on a single instance, serving approximately 350,000 business customers and over one million end-users, accelerating time-to-market for new products and growing commercial banking revenue without the complexity of managing separate country systems.

“APAC's commercial banking landscape is among the most complex in the world, and too many banks are navigating it with separate systems built for individual markets rather than the region. The opportunity is not incremental improvement — it is helping banks unite their commercial banking operations, serve every business segment from a single platform, and unlock growth across the region,” said Peter Boyer, Co-President, Banking Solutions, FIS.

“In APAC, the shift toward platform-based commercial banking is accelerating, driven by the need to unify client experiences and support cross-border services,” said Colin Kerr, Head of Banking and Payments, Celent. “Banks are increasingly prioritizing flexible, integration-led architectures that can sit alongside existing cores - making solutions such as Digital One Commercial highly relevant to current transformation agendas.”

Digital One Commercial is available globally, designed to serve regional banks scaling into new markets and global institutions looking to modernize their commercial banking infrastructure. For more information, visit https://www.fisglobal.com/products/digital-one-commercial.

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. To learn more, visit FISglobal.com. Follow FIS on LinkedIn, Facebook and X.

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[1] This includes technology risk management frameworks such as MAS Notice 649 (Monetary Authority of Singapore) and HKMA LM2 (Hong Kong Monetary Authority), which govern how banks architect and deploy technology systems, including cloud infrastructure.

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