

## The consequences of our actions

Dear [firstname, fallback=Subscriber]

### If there's one thing we can be certain about, it's that the banking crisis will have consequences.

Significant cultural change within the banking system seems inevitable – whether it comes from within or is imposed by regulators.

In this issue of FOCUS, we look at the vexing issue of customer loyalty and how banks and other financial institutions can start to rebuild trust with their customers.

In his article, *A virtuous circle*, Antony Elliott, director of the research-based charity, FairBanking, argues that banks now need to make changes which provide demonstrable financial wellbeing for their customers. This will mean changing existing products and developing new ones. Although many organisations find such changes technically challenging, FIS customers have perhaps the world's most powerful products for new product development.

In our *Product Focus* section, we look at how the BASE2000 card processing system can roll out new products within a working week. And when it comes to core banking, our *case study* features the FIS Profile core banking system powering ING Vysya's efforts to empower its customers to take full and instant control of their finances.

Irresponsible risk taking has not only damaged the economy, but it has also seriously undermined customer confidence. The good news is that, armed with the right tools and systems, our customers will be able to make the changes that are now becoming inevitable with ease and confidence.



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"With FIS Profile we were able to deliver on our brand promise of instant service wherever we had a branch. This is a case where technology really does put the customer at the heart of our service."

Aniruddha Paul,  
Head – IT Change Delivery,  
ING Vysya

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#### FOCAL POINT

### A virtuous circle

One of the biggest casualties of the crisis that overwhelmed the retail banking sector last year was customer loyalty. Antony Elliott, director of the research-based charity, FairBanking, argues that if banks now wish to redeem themselves in the eyes of their customers, they must adopt a robust and credible mechanism for measuring improvements in their customers' financial wellbeing.



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#### FOCAL POINT

### Business solutions for individuals

In many senses, FIS can be defined as a company which has developed and refined a great breadth and depth of intellectual property in the field of banking technology. Barry Dark, Managing Director of FIS EMEA, says that the way in which we deliver this to our clients is as flexible as their precise needs are varied.



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#### IN FOCUS

### Not just faster, better

When ING Vysya wanted to give its customers faster and better service, FIS used Profile to give it a cost-effective answer to the challenge.



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### News

Recognition of FIS Profile as an industry-leading core banking solution helping ambitious organisations achieve their business objectives has been underscored with two recent implementations.

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#### PRODUCT FOCUS

### BASE2000

For financial institutions, banks and retailers, competitive position is gained or lost due to the sophistication and flexibility of their card processing solutions. Enter BASE2000 ...

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#### THE WIDE ANGLE

### FIS Products at a glance

The breadth and depth of FIS products and services.

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