



INTEGRATED PAYABLES

Transform your customers' AP process into a simplified, profitable and automated payments solution, benefiting your payees

FIS® Integrated Payables is a cutting-edge, frictionless business payment solution accepting a single, all-inclusive payment file from your ERP system. Integrated Payables' main objective is to simplify your payments across the globe.

Breaking Down the Obstacles to AP Processing

Streamline and Automate

- ✓ Integrated Payables provides execution for various payment types across multiple industries.
- ✓ All payments are consolidated into a single file, streamlining the payment process.
- ✓ Integrated Payables allows for a simplified account reconciliation through automation, payment visibility and enhanced remittance detail.

Trends in business payments

- Using virtual cards provides businesses with robust controls and access to real-time data to help track and control spending. [Digital Payments Trends: Small Businesses Are Getting Savvy \(forbes.com\)](#)
- Virtual cards make up only 3% of targeted payment fraud compared with 74% of checks. [Top 6 B2B Payments Trends You Need to Know About in 2022 \(bigcommerce.com\)](#) ([Benefits of Virtual B2B Payment Solutions](#))

LET'S MAKE DOING BUSINESS LESS WORK



STREAMLINE THE PAYMENT PROCESS

Execute all business payments through a single process with centralized visibility



REDUCE COSTS

Minimize resources and costs associated with paper-based payments and manual processes



MITIGATE FRAUD

Compliant with the Payment Card Security Standard v2.0 (PCI DSS)



INCREASE REVENUE

Convert payments from traditional to virtual cards, and open the door to revenue

Virtual card payments

- ✔ Convert to digital by utilizing single-use virtual card payments.
- ✔ Reduce cost and manual processes associated with paper-based payments and storing vendor banking information while increasing payment term options for your vendors.
- ✔ Increase the speed of your conversion to virtual card payments with our automated campaign process offering faster payment options to your suppliers.
- ✔ Simplify the card acceptance process and drive virtual card adoption with straight-through processing (STP), an alternate virtual card payment method. With STP, the payment is fully automated from payment file execution to the deposit of funds into your vendor's DDA account removing the need for manual interaction.

Invoicing and payments all under one program

- ✔ Enhanced invoice automation
- ✔ Simplified implementation and overall experience with customized invoice workflows to best suit your needs and processes

Optional modules:

Contracts: Automate monthly recurring invoices, under contract with your vendors (non-PO invoices) through payment execution.

Budgeting: Budget for specific projects and monitor working capital.

Self-Billing: Internally transfer funds from one division to another within your company.

We enable global payments

One streamlined file is used for all domestic and international payments, providing the automation and convenience you need in 140 currencies and over 200 countries.

Vendor support center

Acting as an extension of your AP department, we support your vendors every step of the way. From inquiries, card processing issues, tech support, bank account maintenance, etc.

Our vendor enrollment service allows FIS to assist you with converting vendor payments from traditional to electronic, opening the door to benefits for you and your vendors.

Let FIS work with you to build a custom campaign that fits your needs.

- ✔ Improve vendor relationships by allowing the choice of how and when they want to be paid which allows for flexibility and convenience.

Additional value

- **API connectivity: real-time, two-way communication**
- **ERP agnostic**
- **Options to support strong vendor relationships**
- **Revenue value through qualified vCard payments and convenience.**

Are you ready to transform your AP process into a simplified, profitable and automated payments solution?

Let's have a conversation.

Contact us today at fisglobal.com/contact-us.