

FUSION

Bill payments, simplified.

FIS™ Fusion is a new money movement platform that provides a personalized, uncomplicated way for consumers to manage bills and help promote financial wellness.

FIS Fusion Overview

Flexible Integration

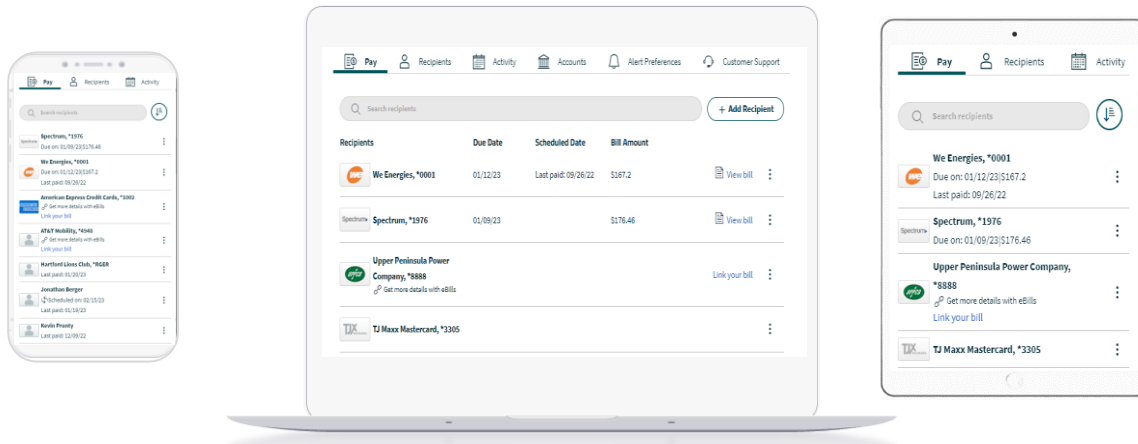
- Highest level of flexibility and control available through a hosted platform, accessed via APIs
- Clients can own & control 100% of the UX/UI Experience
- Hosted UI/UX via Single Sign On (SSO)
- FUSION UI/UX is fully responsive or can be injected into your mobile experience
- REST API library for FUSION accessible via the FIS Code Connect catalog
- Due date or Processing Date Models
- Supports risk or good funds payment models
- First user interface to be hosted on the cloud, allowing scalability, increased security, disaster recovery, reduced risk of data loss and environmental benefit.

Key Features

- **Mobile-first design:** Designed with the mobile consumer in mind, Fusion offers a simplified navigation and a consistent interaction pattern across all digital channels to enhance the consumer experience and improve engagement.
- **Biller Logos:** Offer a directory of biller logos to display next to payees to provide consumer trust.
- **Pay-By-Card:** Flexibility for consumers to pay bills with credit and debit cards in order to take advantage of card promotions as well as real-time payment posting to their payee(s).
- **Payee Confirmation Numbers:** Ability to provide confirmation numbers directly from the payee.
- **Suggest Relevant Payments:** Warns or prevents consumers from scheduling payments that exceed available funds.
- **Recommends New Payees by Zip Code:** Offering relevant payees based on geographic location.
- **Customize Payment Limits:** Limits set by customer with specific service-level tiers.
- **Expanded Ebill Directory:** Leveraging partnerships for continued growth.

Our partnership with **IBM Safer Payments** supports our secure, real-time payments solution.

Through our relationships with leading global payments technology providers, our clients have access to an extensive worldwide biller network.



Risk Management

Help protect consumers and prevent losses with built-in fraud monitoring and transaction suspension capabilities led by IBM's Safer Payments technology. Additional risk mitigation features include good-funds configuration to eliminate non-sufficient funds (NSF) and define payment limits for your consumer segments.

Cyber Security

Dedicated team of network security professionals securing your data continuously, monitors real-time, and seek new vulnerabilities. Additional support watch industry trends, learn new exploits identified to ensure vulnerability remediation. Constant updates to system happen seamlessly on the backend to ensure data security.

IBM Safer Payments

Built for 24/7 operation and 99.999% availability, IBM Safer Payments provides real-time, in-session payment decisioning empowering institutions to quickly adapt to emerging threats in order to detect fraud with greater speed and accuracy. Now integrating machine learning to better detect fraud trends.

Fusion Configuration Options

Payment Funding

Choose between our risk-based or good-funds model.

Payment Settlement

Bill pay checks can be written on the consumer, business or FIS Settlement account.

Payment Processing

Set your preference for when payments should be sent to the biller or when they should arrive.

Ongoing FIS Support

Included with Fusion is training for your staff before and after implementation, 24/7 support services, and our comprehensive support tool.

Contact Us

For more information, reach out to your client relationship manager or contact us at getinfo@fisglobal.com.

About FIS

FIS stays ahead of how the world is evolving to power businesses, across merchants, banking and capital markets, to outpace today's fast-changing competitive landscape and help our clients run, grow and achieve more for their business. Our more than 55,000 people are dedicated to advancing the way the world pays, banks and invests by applying our scale, deep expertise and data-driven insights. We help our clients use technology in innovative ways to solve business-critical challenges and deliver superior experiences for their customers. Headquartered in Jacksonville, Florida, FIS is a Fortune 500® company and is a member of Standard & Poor's 500® Index.