



Debit settlement matters

Unlock competitive advantage with real-time insight and flexible platforms

Day in, day out, the settlement process invisibly powers money movement across debit payment rails. You might not be able to see it, but in a rapidly changing payments environment, you can't afford to get debit settlement and reconciliation wrong. It's time for issuers like you to turn back-office plumbing into a strategic advantage – see how modern technology can power your transformation.

Better settlement data improves your decisions

Settlement has traditionally relied heavily on batch processes and static reports, which limit your view of what's happening throughout the day. For compliance and business decisions, you need constant visibility. Where's the rich, real-time data that's so vital for forecasting, reconciliation, and liquidity and risk management?

Deliver real-time insight with AI and flexible data architecture

FIS can help. With new settlement capabilities powered by AI, we enable you to accurately forecast end-of-day positions, spot irregularities sooner and make proactive decisions.

Instead of depending on scheduled reports, you get self-service access to data lakes where you can build your own queries and reporting models. Now you can use settlement data however your business requires for better decisions.

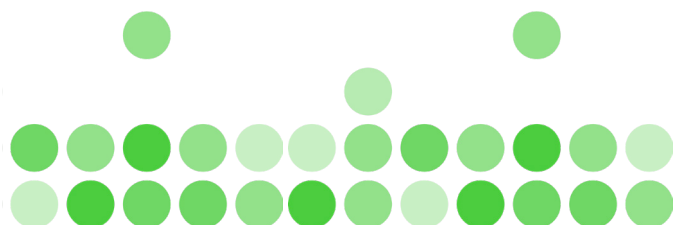
Modern settlement systems keep you ahead of change

As the banking industry moves quickly toward real-time payments (RTP), stablecoins and digital payment flows, legacy settlement systems can't keep up. Rather than fixed batch times and outdated assumptions, your institution needs a settlement engine that can tie transactions back to the correct account in real time, whether they originated via PIN, RTP, stablecoin or a brand-new payment rail.

Establish a payment-agnostic settlement platform

FIS is designing its new settlement and offline platform to be payment form agnostic. Providing a single point of reconciliation and a single settlement position across all rails, it will process payments accurately even as authorization methods shift.

This dramatically reduces complexity, minimizes the impact on operations, and ensures good transactions flow through cleanly while minimizing fraud. The result: a settlement platform that can grow and evolve as consumer preferences change, without requiring you to overhaul your infrastructure for every new payment method.



Clean settlement increases your competitive edge

Settlement may take place behind the scenes, but when it performs well, it helps strengthen your entire payments strategy. A clean, efficient settlement process can:

- Support modern rails without creating operational strain
- Manage faster, more dynamic payment flows
- Reduce the manual effort of investigating discrepancies

Build a foundation for differentiation and growth

A next-generation settlement platform from FIS will help you drive the operational excellence you need to set your financial institution apart from the pack.

With accurate, efficient execution of settlement, you're operating from a platform that can scale with growth and provide stability where it matters. Plus, you're in a stronger position to handle the next wave of innovation and embrace modern payment technologies without disruption.

Take better care of settlement and unlock competitive advantage with FIS® Payments One™ Debit.

Unlock more

Money at rest. Money in motion. Money at work.™

Our **technology** powers the global economy across the money lifecycle.



Money
at rest

Unlock seamless integration and human-centric digital experiences while ensuring efficiency, stability, and compliance as your business grows.



Money
in motion

Unlock liquidity and flow of funds by synchronizing transactions, payment systems, and financial networks without compromising speed or security.



Money
at work

Unlock a cohesive financial ecosystem and insights for strategic decisions to expand operations while optimizing performance.

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