




INTRODUCING THE NEXT GENERATION OF IST/SWITCH

Bringing the power of the cloud to the
transaction switching world

The background of the page is a dark green field filled with rows of binary code (0s and 1s) in a lighter green color. The code is slightly blurred and recedes into the distance, creating a sense of depth. A white rectangular box is overlaid on the lower-left portion of this background, containing the main text of the page.

As the future of payments is ever-evolving, the need to innovate and futureproof your organization's payments processing and service experience has never been clearer.

The business challenge

No one knows what the future holds, especially where technology is concerned. The concept of futureproofing, however, is essential to financial institutions, merchant organizations and payments enterprises as consumers grow to expect a real-time, any time experience customized to their unique needs.

How that experience is delivered via technology will continue to change, advance and accelerate. As a result, your payments strategy — along with the underpinning technology architecture — must be designed today with flexibility, scalability and continuous innovation at its core.

What's new from FIS®

As the leader in global money movement, FIS introduces the latest iteration of its highly successful payment processing solution IST/Switch — a mature, functionally rich application that was already proven for flexibility, scalability and High Availability in an on-prem model.

FIS has made significant investments in IST/Switch as a key component of its corporate modernization program. This has led to the release of IST/Switch 7.8, a dynamic switching solution capable of serving the needs of your diverse and complex ecosystem.

The latest release of IST/Switch 7.8, embraces all the business features and benefits of IST and fully embraces cloud technologies, optimizes containerized deployments with automated elastic scaling and adopts open-source technologies offering support for PostgreSQL. You now benefit from the industry's highest levels of availability and performance as you significantly reduce your TCO.

A dynamic solution for an increasingly complex market

Increasingly, business growth depends on users and volume — the larger the better. The consumer, however, has evolved to expect an instant, transparent and personalized payments experience. Any card. Any device. Any time. Any place.

With IST/Switch, you can build, customize and scale value into the card payments processing experience you bring to your business partners and end consumers — ensuring the speed to market, cost controls and security critical to futureproofing your payments strategy and, ultimately, your next-generation payments experience.

Architected for innovation, IST/Switch is designed to:

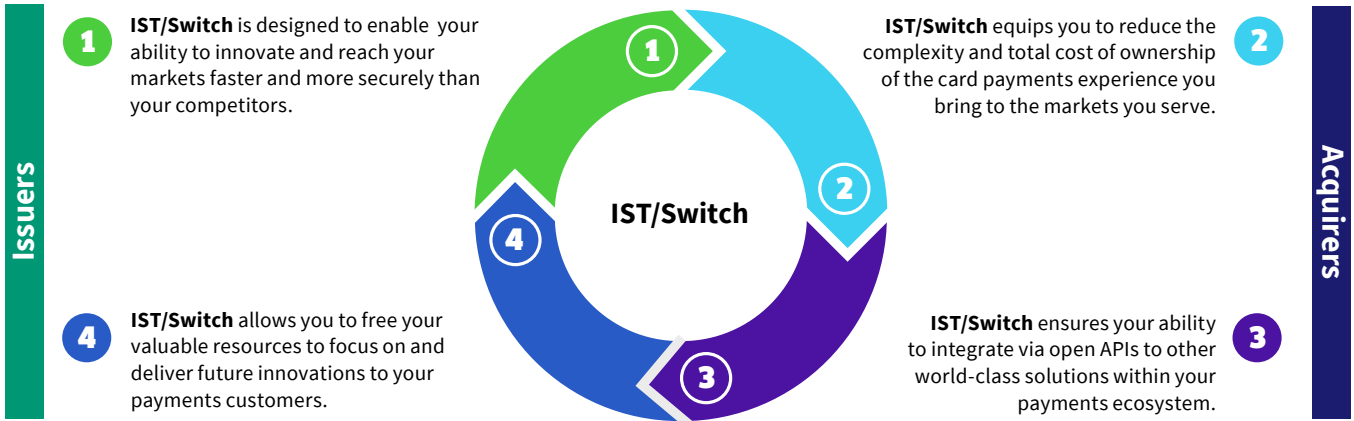
- Help you futureproof your payments capabilities
- Reduce your operating costs through industry-standard open software solutions
- Offer containerized deployments using Kubernetes auto-scaling that enable you to pay for only what you need and use
- Leverage self-contained microservices to increase your market agility
- Harness the power of FIS to enable your growth and increase the speed at which you enter new markets
- Deployed as an Active/Active solution

What is Elasticity?

Elastic computing is the ability to automatically and quickly expand or decrease computer processing, memory, and storage resources to meet changing demands without worrying about capacity planning and engineering for peak usage

The bottom line: IST/Switch is a real-time, omnichannel and API-driven solution that enables you to instantly issue, acquire, process and secure transactions independent of the acquiring channel or card scheme used. IST/Switch offers the next-generation solution, regardless of what the future of technology holds.

IST/Switch: Building value into your next generation payments experience



Did you know?

Elastic computing is the ability to quickly scale up and down processing, memory and storage to meet demand.

- IST/Switch is used to process tens of millions of transactions daily through FIS-hosted services
- IST/Switch is deployed in 160+ customer environments globally
- IST/Switch serves as the national switch for countries including India, Thailand, Turkey and Saudi Arabia
- IST/Switch is benchmarked at more than 10,000 transactions per second
- 99.99% availability in the public cloud and 99.995% availability on premise

IST/Switch: On-premises or via the cloud?

Which delivery model is best for your enterprise and, ultimately, your market? You decide. We'll deliver.

Known for innovation, expertise and successful on-premises deployments, FIS leads the payments market in its commitment to the future of the cloud. With the cloud-based deployment of IST/Switch, you'll benefit from:

- Extensive business functionality of IST
- An elastic, scalable and always-on environment
- Increased productivity and lower TCO
- Monitoring capabilities that guarantee system performance
- Access to the latest advancements from across the globe
- Best-in-class compliance and service quality
- Proven capability of the IST platform now deployable in the cloud or on-premises
- Move CapEx to OpEx

The combination of design, functionality and delivery options positions FIS as your trusted partner in serving the payments switching needs of your organization and advising you on the best delivery model for your enterprise.

IST/Switch capabilities



Acquiring

- Omnichannel
- ATM, POS, mobile, e-commerce
- API channels
- Card-on-file integration
- ATM driving
- Terminal batch processing
- NPT/PAR support



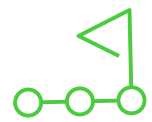
Issuer processing

- Card authorization
- Positive STIP
- Balance synchronization
- Tokenization



Switching transaction channels

- Visa and Mastercard
- Amex
- Union Pay, RuPay
- Diners and Discover
- Regional and domestic schemes
- Payment gateways
- Acquiring processors
- Store and forward
- Real-time streaming



Advanced routing logic

- Failover routing
- Channel throttling
- Distributed end points

To help you distinguish the experience you deliver to your markets, we offer additional complementary, cloud-enabled services from our **IST Suite**, including:

IST clearing

Enables enrichment of draft capture files, interchange qualification and pre-processing for credit and debit card clearing to card associations.

IST merchant accounting

Integrates internal and external multi-currency transactions with back-office accounting, G/L and settlement systems.

IST enterprise fraud

Delivers scalable, schema-agnostic and omnichannel fraud solutions with custom and pre-packaged fraud detection, forensics and reporting tools.

IST transaction repository

High volume, 24 X 7 payments transaction data repository collecting transactional data across the enterprise into one central location driving back-office integration.



About FIS

FIS is a leading provider of technology solutions for financial institutions and businesses of all sizes and across any industry globally. We enable the movement of commerce by unlocking the financial technology that powers the world's economy. Our employees are dedicated to advancing the way the world pays, banks and invests through our trusted innovation, system performance and flexible architecture. 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 member of the Fortune 500® and the Standard & Poor's 500® Index.



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PAYS, BANKS AND INVESTS™**