

# Transforming payments platforms for a new era

Unlock agile, scalable and resilient payments with FIS Money Movement Hub

A Q&A for financial institutions



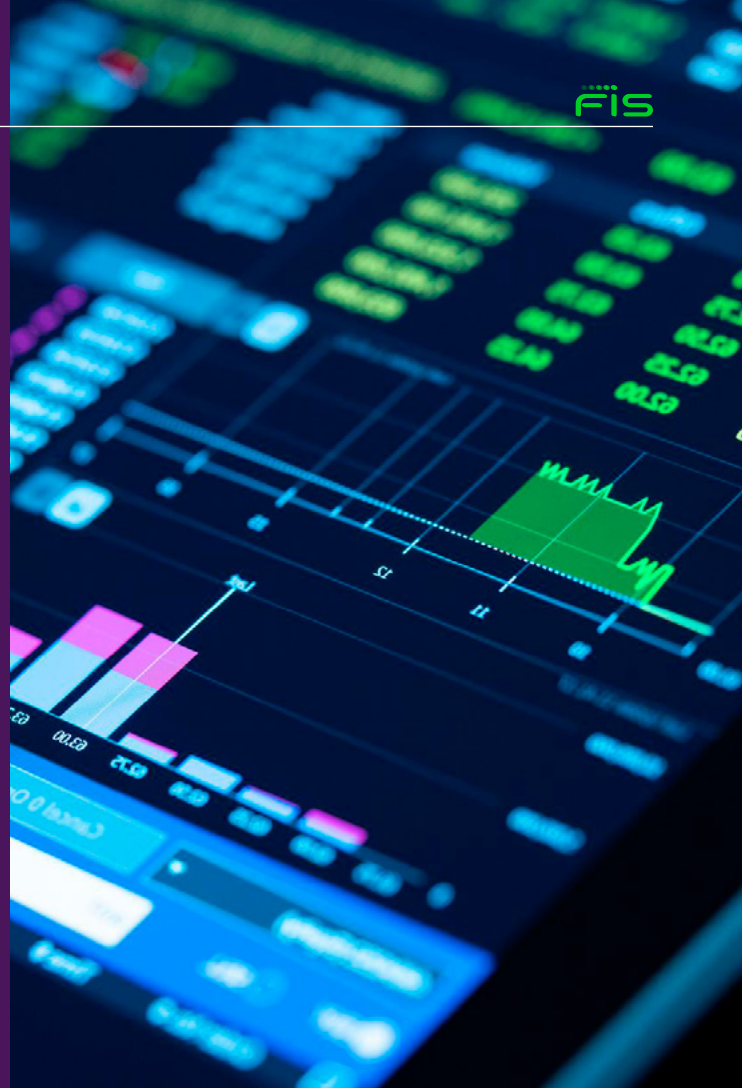
**Ade Sturley**

VP, Head of Product,  
Global Money Movement at FIS



The financial landscape is undergoing rapid transformation, and at the heart of this revolution is the payments industry. Consumers demand faster, more seamless transactions, while businesses expect payment platforms to not only be efficient but also deeply integrated with their operations. The blend of legacy systems, regulatory challenges and evolving technology puts financial institutions in a unique position to rethink and innovate.

FIS® has introduced the groundbreaking FIS Money Movement Hub to help financial institutions address these pain points and prepare for a dynamic future. This discussion with Ade Sturley, VP, Head of Product, Global Money Movement at FIS, explores the challenges facing the payments ecosystem, the opportunities for institutions to innovate, and how the Money Movement Hub is shaping the future of payments.



### Q. What is the current state of the payments industry, and what are the key challenges facing financial institutions today?

The payments industry is in the midst of a seismic shift. On one side, consumers and businesses are demanding instant, seamless and secure payment solutions. On the other, the underlying infrastructure of many financial institutions is struggling to keep pace.

Legacy systems represent one of the biggest challenges. These bespoke, hardwired platforms were designed for a time when batch processing was standard and compatibility issues were minimal. Today, those systems struggle to meet the 24/7 demand of real-time payments.

Additionally, financial institutions must contend with strict regulatory requirements, growing cybersecurity risks, and the complexity of integrating multiple payment rails such as FedNow, ACH and RTP. To remain competitive, institutions need agile, innovative solutions that address current challenges and offer scalability to adapt to future demands.

### Q. How important is digital transformation and the adoption of cloud-native ecosystems for financial institutions?

Digital transformation is no longer a future goal; it's a necessity for financial institutions navigating today's landscape. The transition to a cloud-native ecosystem empowers organizations to be agile, scalable and resilient.

Cloud platforms, such as AWS, allow institutions to innovate faster by enabling rapid development, deployment and updates to payment solutions. These ecosystems also enhance observability, allowing institutions to quickly identify bottlenecks or inefficiencies and address them in real time.

Additionally, cloud-native environments are designed to handle massive data volumes, which is critical for leveraging AI and machine learning tools. From fraud detection to intelligent payment routing, cloud-based technologies enable financial institutions to deliver exceptional service while maintaining compliance and security.

### Q. How is AI revolutionizing the payments ecosystem, and what specific opportunities does it provide for innovation?

AI is one of the most profound drivers of innovation in the payments ecosystem today. Its ability to analyze vast datasets and identify patterns has transformed several critical processes within the industry.

Fraud detection is one standout application. AI helps financial institutions identify anomalies and spot potential fraud in milliseconds, reducing exposure and improving security. AI also enhances operational efficiency by enabling intelligent routing for transactions, ensuring payments are processed through the fastest and most cost-effective channels.

On a broader level, AI provides financial institutions with actionable insights into customer behavior. These insights help tailor customer experiences, improve decision-making and unlock new revenue streams. At FIS, we're committed to exploring how AI can deepen observability, optimize workflows and elevate customer satisfaction within the Money Movement Hub.

### Q. What role does collaboration with AWS play in delivering the Money Movement Hub?

Our collaboration with AWS has been pivotal in bringing the Money Movement Hub to life. AWS is not just a cloud provider; it's a strategic partner with an unparalleled global infrastructure, robust security standards, and an extensive suite of tools and services.

AWS' expertise helped FIS to design a cloud-native platform capable of supporting the diverse needs of financial institutions, from large regional banks to community microbanks. The scalability and fault-tolerant architecture of AWS helps ensure that the Money Movement Hub remains operational even during regional outages, providing uninterrupted service to our clients.

Together, FIS and AWS have created a platform that empowers financial institutions to deliver real-time, secure and seamless payment solutions while meeting stringent compliance requirements.

### Q. How does the Money Movement Hub address the specific needs of smaller financial institutions and fintechs?

One of the core principles behind the Money Movement Hub is inclusivity. While larger financial institutions might have the resources to invest in cutting-edge technology, smaller institutions and fintechs often face significant constraints.



The Money Movement Hub is designed to level the playing field. Its plug-and-play architecture allows smaller institutions to integrate robust payment capabilities without the need for extensive customization or technical expertise. Features like built-in compliance, intelligent transaction monitoring and fraud prevention tools offer significant value to institutions that lack dedicated tech teams.

For fintechs, the platform provides a flexible framework to scale rapidly without being bogged down by the challenges of legacy systems. By offering this accessibility, we're enabling innovation across the broader financial ecosystem.

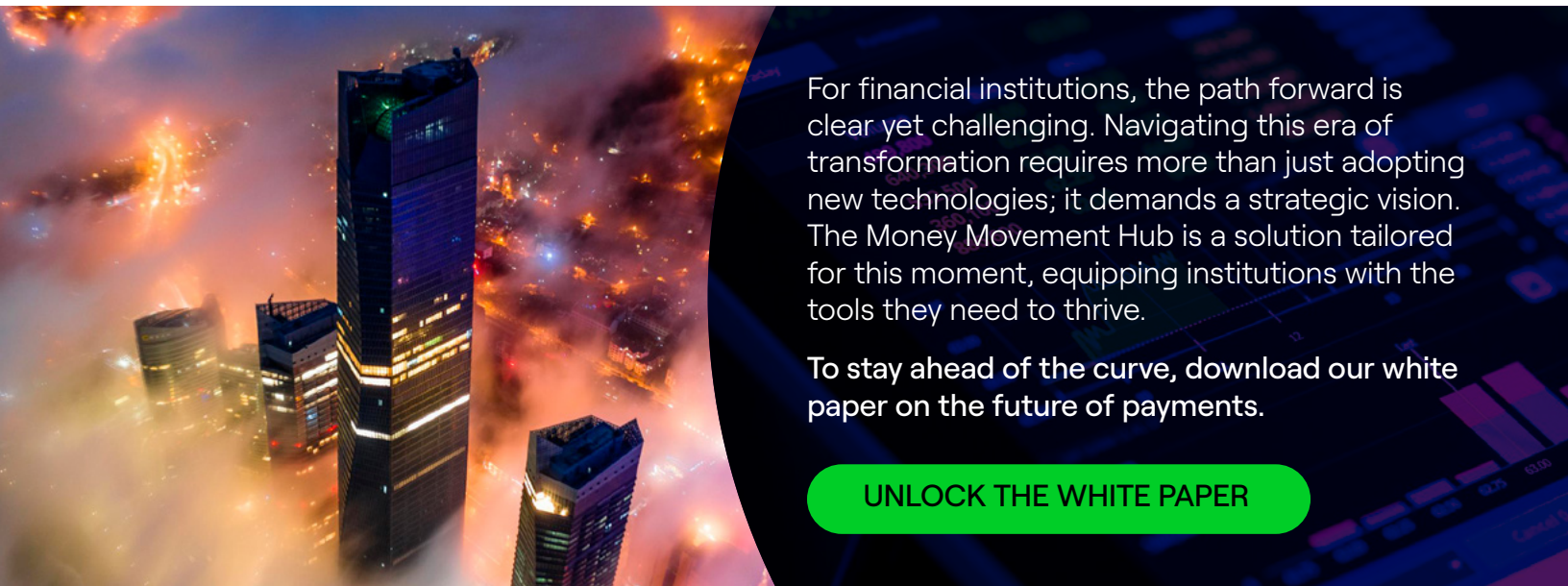
### Q. What does the future of the payments industry look like, and how should financial institutions prepare?

The future of payments will be defined by agility, insight and customer-centricity.

Consumers and businesses alike will continue to demand faster, more personalized financial services. To meet these expectations, financial institutions must prioritize seamless integration across multiple payment platforms, deep data insights and resilient infrastructure.

The rise of cross-border payments, digital currencies and new market entrants will challenge traditional players to adapt quickly. Institutions that fail to adopt agile, scalable technologies risk losing ground.

At FIS, we believe that platforms like the Money Movement Hub are the foundation for this future. By investing in cloud-native, AI-driven solutions today, financial institutions can unlock a competitive edge, position themselves as payments leaders, and keep money moving efficiently.



For financial institutions, the path forward is clear yet challenging. Navigating this era of transformation requires more than just adopting new technologies; it demands a strategic vision. The Money Movement Hub is a solution tailored for this moment, equipping institutions with the tools they need to thrive.

To stay ahead of the curve, download our white paper on the future of payments.

[UNLOCK THE WHITE PAPER](#)

## Money at rest Money in motion Money at work™

FIS Money Movement Hub keeps money moving at speed and at scale. 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.

## About FIS

FIS is a financial technology company providing solutions to financial institutions, businesses and developers. We unlock financial technology that underpins the world's financial system. Our people are dedicated to advancing the way the world pays, banks and invests, by helping our clients confidently run, grow and protect their businesses. Our expertise comes from decades of experience helping financial institutions and businesses adapt to meet the needs of their customers by harnessing the power that comes when reliability meets innovation in financial technology. Headquartered in Jacksonville, Florida, FIS is a member of the Fortune 500® and the Standard & Poor's 500® Index. To learn more, visit FISglobal.com. Follow FIS on LinkedIn, Facebook and X (@FISglobal).

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