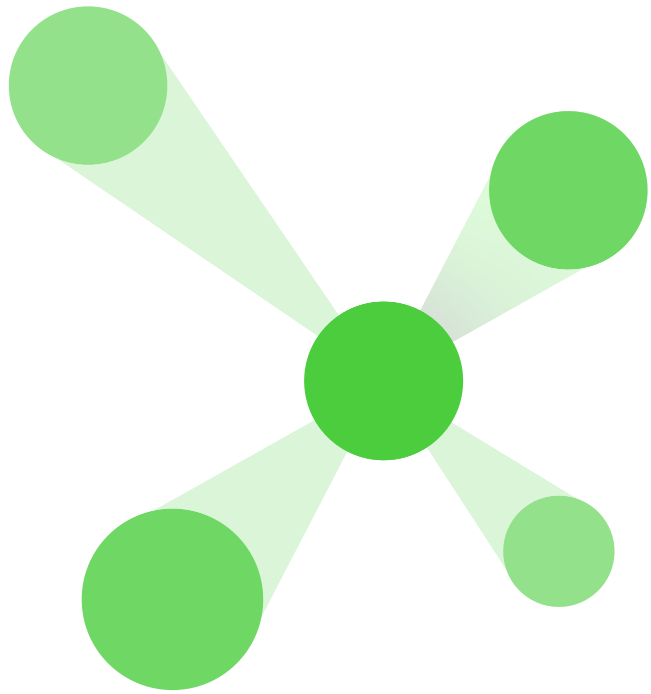
Open Payment Framework

Unlock the foundation for modernized payments

FIS offers innovative, pre-built payment solutions running on the FIS® Open Payments Framework (OPF). Our cloud-native, ISO 20022–based application delivers common, reusable services that support a wide array of payment types.

Open Payments Framework



Modernizing payments infrastructure is essential

From cutting cost to gaining a strategic advantage, it's no longer a question of whether financial institutions need to modernize their existing payment infrastructures – it's how. Traditional payment solutions are rigid, expensive to maintain and lack the agility to adjust to changes in the marketplace. Replacing an entire system is untenable, yet a piecemeal approach is burdensome and risky.

Financial institutions typically have two options: build and maintain custom applications to meet their unique requirements, or modify operations to be compatible with a pre-packaged solution. Either way, it's a costly endeavor that wrestles control of the process away from those that know it best. Technical capability is often duplicated across numerous departments and lines of business, resulting in excess costs and delays.

Fortunately, institutions have another option: a staged and managed migration to a proven, cloud-native solution.

A foundation for payments

The Open Payments Framework provides a flexible foundation for an expanding array of pre-built payment modules. With OPF, multiple payment products can be plugged in to quickly deliver operational solutions for real-time payments, high-value domestic payments, international payments and ACH payments.

OPF is a cloud-native application that provides common, reusable services consisting of a comprehensive data model, choreographed payment business processes and configurable services including parsing, validation, intelligent routing, warehousing, security, auditing and more.

- **Instant payments**
  UK FP, SCT Inst, US RTP, MYRPP, NPP, HK FP, SG FAST, etc.
- **High value**
  Fedwire, CHIPS, EBA EURO1/STEP1, T2, CHAPS, etc.
- **International payments**
  SWIFT Correspondent Banking, Ripple, Visa B2B
- **ACH payments**
  SEPA, NACHA, EFT, BACS, etc.
- **Payments order management**
  Credit transfers, direct debits, single, bulk

The FIS reference architecture

Payment order management

Payment order management (POM) is a mid-office channel integration layer in the bank's payment solution value chain. It captures payments initiated on the bank's channels (including standing orders) and distributes them to the various payment execution engines, decoupling channels from back-office execution systems.

POM is built on a cloud-native, always-on, resilient and dynamically scalable architecture platform that runs API-based services in a containerized deployment. POM allows secure and gradual migration of legacy systems toward a modern architecture, as well as easy onboarding of future product distribution channels.

Payments execution

A flexible payment engine supporting all key payment services including multiple domestic schemes, SEPA, cross-border, SWIFT and real-time payments. It includes full back-end connectivity for flexible and configurable payment execution for multiple payment types, all in real time (book transfer, domestic credit transfer, international credit transfer, direct debits, etc.). The solution provides powerful payment enrichment, auto-repair, auto-reconciliation and automated reject and cancellation handling capabilities.

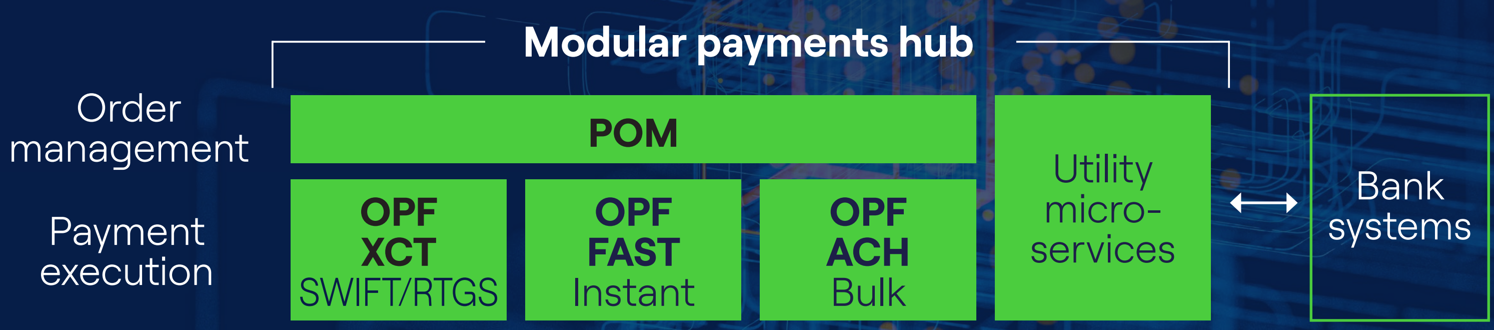
Modular payments hub

OPF-based modules can be combined to form an all-encompassing payments hub that can process all payment types. A typical payments hub includes a POM and one or more payment execution modules.

A modular architecture provides many important advantages compared to traditional monolithic applications. It allows for a phased implementation that matches your timeframes and business goals and decreases the overall time-to-market.

Using separate modules for different payment types provides the ability to size and tune each one for optimum performance. This is especially important as traditional batch payments and real-time instant payments don't share the same throughput and availability requirements.

Modular architecture also reduces the total cost of ownership by decoupling customer-facing channels from execution functionality and simplifying maintenance. Shared microservices simplify integration, further reducing cost and accelerating implementation.



FIS reference architecture

- Cloud-native
- ISO 20022-based
- Always on – 99.999% available
- Containerized
- Easy internal integration
- Standardized REST APIs
- Flexible channel integration

Easy integration with microservices

Microservices decouple processing from integration with existing bank and external systems. Simplified connections to established services – such as fraud detection, AML and sanctions screening, charges, fees and FX – enable faster time-to-market. This is driven by sophisticated rules processing, along with flexible adapters and mapping capabilities.

Powerful business events

OPF generates structured business events across the full payment lifecycle, delivering real-time visibility into transaction status, progress and exceptions. These events provide a decoupled, standards-based data layer that feeds monitoring, reporting, analytics and downstream enterprise systems, enabling end-to-end traceability, operational insight and regulatory reporting – without impacting core payment processing performance.

The case for open frameworks

Embracing open frameworks and the underlying architectures offers a wide range of benefits.

- **Flexibility, cost and time-to-market:** FIS' pre-packaged product modules are derived from a common underlying framework (the Open Payments Framework) and offer the best of both worlds: low cost and quick time-to-market without sacrificing flexibility and adaptability. Our solutions can adapt to your unique landscape and requirements, enabling you to protect previous investments and minimize disruption to systems and processes.
- **Modularity:** FIS' modular payments hub architecture reduces the total cost of ownership, enhances maintainability and facilitates phased implementation – all of which help decrease risk. New product modules and components can be added gradually and extended to help keep pace with the ever-changing payments landscape.
- **The right long-term solution:** Scheme-specific modules include ongoing support for scheme and rulebook updates. A cloud-native ISO 20022-based architecture and a rich product road map ensure that FIS solutions are future-ready and aligned to the bank's long-term strategy. Performance and scalability enable FIS' solutions to meet payment demands today and in the future, and support the increasing use of instant payments.

Core Banking Integration Service (CBIS)

The OPF-based Core Banking Integration Service (CBIS) allows a seamless integration of OPF with your institution's core banking and G/L systems.

By isolating core banking-specific integration in CBIS, payment hub business processes are not impacted by core banking specifics and core banking changes. Core banking interfaces can be managed independently from the payment hub. CBIS allows a bank to meet the more stringent requirements of real-time payment processing by standing in when a core banking system is unavailable, during downtime, and by converting real-time calls into core batch-based integration.

OVA

OPF comes with the Operations Visibility Application, a next-generation REST API-based GUI. The browser-based OVA has a clear intuitive design, makes use of split-screen navigation and includes extensive contextual help. This translates into greater efficiency and productivity. The OVA comes with a library of reusable components to ensure a consistent and holistic user experience across OPF solutions. Because of its extensive configurability, the OVA drastically speeds up time-to-market for a bank to publish new screens.

Deployment options tailored to your needs

OPF has many deployment options. Depending on your needs, OPF can either be installed on-premise or as a cloud-based solution. FIS hosts many of the OPF solutions as a Payment as a Service (PaaS) offering.

AI and agentic capabilities

Our payments solutions are designed with a modern architecture that makes them highly adaptable for integrating with and embedding generative AI (GenAI) and agentic AI capabilities:

- **Cloud-based, API-first, microservice architecture:** OPF leverages a cloud-native, API-first microservice design. This enables seamless integration with AI-enabled systems without disrupting existing workflows. Our integration microservices are, for example, capable of connecting to AI-powered fraud monitoring solutions, enhancing security and operational efficiency.
- **Business events for AI enablement:** Business events generated within our systems can feed into AI-based activities like transaction monitoring, anomaly detection and predictive analytics.
- **Agentic AI use cases:** The architecture is well-suited to embed agentic AI for operational enhancements, including:
  - **Back-office payment operator repairs:** Automating exception handling and repair workflows
  - **Matching of name and account:** Improving accuracy and speed in compliance checks
  - **Case request handling:** Streamlining customer service and dispute resolution through intelligent agents

Learn 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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Advancing the way the world pays, banks and invests™