



# **REALNET™ CROSS-BORDER**

**LET'S CHANGE  
HOW MONEY MOVES™**





## DISRUPTION, DEFINED

While many sectors have successfully evolved to meet the demands of the global economy, others have struggled to keep up. In cross-border payments, today's user experience reflects different systems, and processes, showing a lack of progress.

FIS is an organization perfectly aligned to address issues of this scale and complexity. With our experience, reach, and technology-first approach we are ideally positioned to address this challenge. The solution? RealNet.



## FROM 'CUMBERSOME' TO 'CUSTOMER-FIRST'

RealNet is how global real-time payments would work if designed today, from a blank sheet of paper. Reflecting what today's customers need and expect, and not simply what they will tolerate. RealNet avoids the inefficient patchwork of steps and processes through which cross-border payments must pass. And it replaces them with speed, simplicity, security, and certainty.

Accessing RealNet is simple. For domestic or cross-border real-time payments, or domestic clearing in country, all payment requirements can be orchestrated and supported using the RealNet platform.



## THIS IS WHAT REAL CHANGE LOOKS LIKE

Today, users suffer time delays, excessive and unclear fees, reconciliation issues, disputes and the ad hoc return of payments. It is not uncommon for payments sent by Swift to be delayed, short, or simply never arrive.

With RealNet, these issues simply disappear. As a cloud-based 'network of networks', with one connection and local clearing, it is not only quicker and could save users up to 90%, but provides greater transparency, and more information on the payment itself. In short, what you send is what arrives with no fees removed by banks or other networks. And that means better cashflow, faster pay-outs for employees, vendors etc., and lower working capital financing costs. And as you'd expect from us, it's highly secure, with secure payments and sanction screening.

### MARKET LEADING



RealNet can clear payments in up to **160+ COUNTRIES** and territories using direct, local routing



28 live countries and regions providing real-time payments from launch, with a **ROADMAP LEADING TO 54**



**FUTURE:** RealNet will soon receive in local currencies in **45 COUNTRIES**

### MAKING TECHNOLOGY WORK FOR YOU

RealNet is a market-leading SaaS platform. It's API-first design means flexible integration for customers, while its exceptional UI means users can self-serve, manage beneficiaries and tailor reporting, for example showing how payments are sent or routed.

RealNet will also integrate through batch file, meaning hundreds of payments can be uploaded and processed at once.

With integration, clients can connect directly into enterprise or treasury systems via a simple, restful API. Resulting in businesses being able to seamlessly orchestrate cross-border payments with RealNet as part of their existing architecture.

## USE CASES

RealNet has an extraordinary range of applications across a diverse range of industries.

With each use case conferring the same core benefits of simplicity, certainty, speed, and an improved end-user experience. In the burgeoning gig economy RealNet allows employers to offer attractive benefits to staff such as quicker, smoother payments and a faster expense reimbursement process.

For businesses in the Travel and Airline industry, RealNet addresses one of their largest administrative overheads – the management and reconciliation of cross-border payments. More than any other sector, they are at the mercy of a patchwork of outdated and often unreliable systems and processes.

Charities also benefit from RealNet's ability to coordinate payments quickly, reliably, securely, and cost-effectively to crisis-hit areas. RealNet vastly simplifies the process and reduces fees to multiple stakeholders - thus passing on a greater proportion of donations to those who truly need it.

In the lottery and gaming sector, RealNet enables providers to disburse winnings faster to their customers - making their experience more enjoyable and memorable. It also gives these businesses opportunities to monetize instant pay-outs by charging customers for real-time pay-outs.



### **CREATING B2B PAYMENTS FOR ACCOUNTS PAYABLE**



### **ALTERNATIVE ACCOUNTS RECEIVABLE**



### **B2C DISBURSEMENTS FOR AN INTERNATIONAL CUSTOMER BASE**



### ***FUTURE: PAY BY BANK AT POS – WHEN SHOPPING IN STORE OR ONLINE, DOMESTIC OR CROSS-BORDER***



**ADVANCING THE WAY THE WORLD PAYS, BANKS, AND INVESTS**



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**\*Legal Disclaimer**

FIS will provide a technology platform RealNet that orchestrates services. Payment services/funds transfer capability will be provided by a network of regulated financial institutions subject to their terms and applicable laws and regulations.

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