



EBOOK

Set the Standard in Modern Payments

FIS and AWS deliver resilient,
compliant, intelligent money
movement for what's next





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Reframe what's possible in payments

Modernizing payments is more than a technology upgrade. It's a chance to streamline operations, reduce risk, and open new paths to growth. Imagine a payment infrastructure that's flexible enough to support any payment type and any volume. One that adapts automatically as new rails, fraud threats, or compliance rules emerge. Where new capabilities are deployed in days, not months, and your teams can focus on delivering innovation instead of maintaining infrastructure.

This eBook explores how [FIS](#) and [Amazon Web Services \(AWS\)](#) are helping financial institutions modernize payment operations efficiently, securely, and at scale. You'll see how cloud-native payments infrastructure supports real-time processing, simplifies operations, and enables new capabilities, without requiring you to reengineer your core systems.

Competing in a real-time payments world

Rising digital expectations are redefining how payments must perform. Whether paying employees, reimbursing insurance claims, settling invoices, or sending money across borders, businesses and consumers expect transactions to be fast, secure, and always available. Meeting these expectations is no longer a bonus—it's a baseline.

But delivering on that promise isn't simple. Institutions must navigate growing regulatory demands, manage fraud risk, and support multiple real-time payment networks, all while working with core systems that were not built for today's speed or complexity. At the same time, margin pressure and resource constraints leave little room for experimentation or downtime.

Common challenges include:

- Legacy payment systems that lack real-time capabilities
- High cost of integrating and maintaining multiple payment rails
- Difficulty meeting 24x7x365 uptime expectations
- Operational complexity and rising fraud threats
- Inflexibility when adding new rails or payment types

These challenges require a new kind of infrastructure. One that reduces complexity, responds quickly to change, and makes it easier to launch new services.



Real-time payments are scaling fast.

Nearly

266B

real-time transactions were processed worldwide in 2023

42%

year-over-year increase

575B

transactions projected to be processed by 2028

[PYMNTS.com](#), 2024

Move from fragmented to future-ready

Modernizing payments shouldn't require rebuilding everything from scratch, but for many institutions, that's how it feels. Each new rail—the system that moves money between banks, businesses, and individuals—demands a new integration. Compliance rules keep shifting. Fraud tactics evolve faster than internal systems can respond. And all the while, customers expect immediate, flawless execution with every transaction.

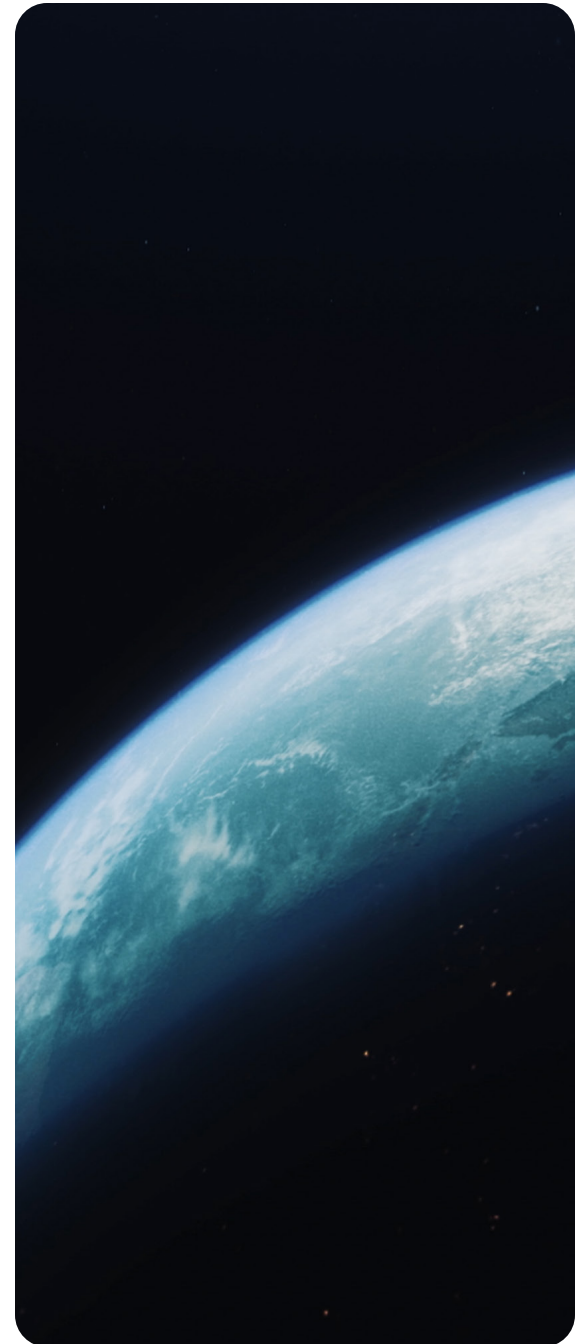
That's why FIS and AWS developed a different approach. Rather than layering new technology onto outdated systems, FIS built a unified platform designed for real-time performance and future-ready flexibility. [FIS Money Movement Hub](#) brings together the key US payment rails, including FedNow®, RTP®, ACH, and wire, into one environment. Through a single API, institutions can deliver faster, smarter, and more secure payment experiences without reengineering their core or expanding their teams.

Money Movement Hub isn't just cloud-enabled; it's cloud-native and optimized to run on secure, scalable AWS infrastructure. That foundation provides high availability, real-time observability, and the elasticity to handle volume spikes without service disruption. The platform includes embedded fraud detection, continuous compliance updates, and pre-integration with FIS core banking solutions so you can modernize faster with less risk.

This model gives you control without added burden. You choose the payment types to activate, scale usage as needed, and rely on FIS to manage the platform behind the scenes. With one platform and one support model, you can unify payments, fraud, and compliance into a single environment. It's a simpler, more integrated way to modernize without added overhead.

A proven partnership for performance

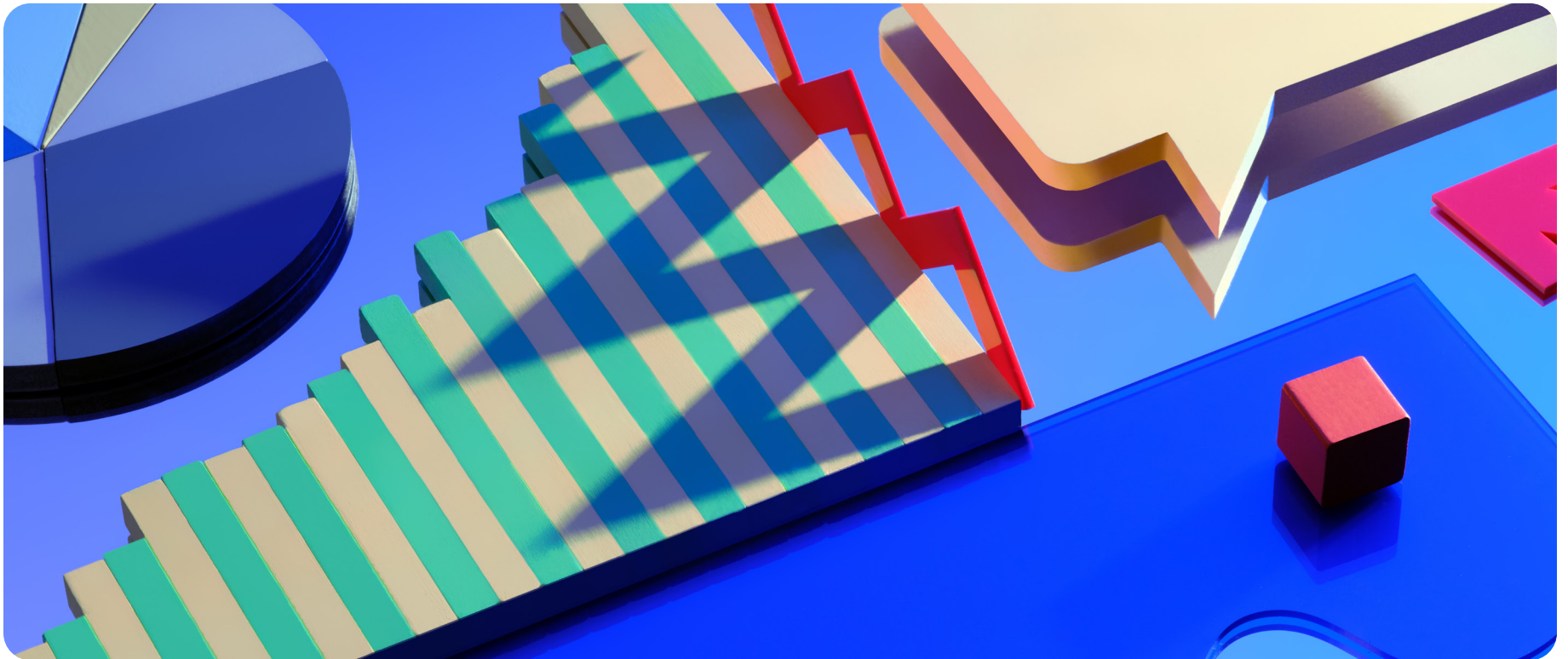
FIS and AWS have partnered for more than a decade, combining FIS's deep payments expertise with the global scale and security of AWS infrastructure. Together, they deliver cloud-native platforms that support real-time innovation, with resilience and compliance built in from the start.



Simplify operations without adding risk

Shifting to real-time payments can feel daunting, especially when the stakes are so high. Institutions worry about downtime, compliance gaps, and the burden of maintaining always-on systems. Customers now expect payment services to be available 24x7x365, but many businesses don't have the in-house resources to meet those needs. And with the risks of a service interruption or compliance failure growing, there's less room than ever for missteps.

FIS and AWS address this challenge with a managed model that removes complexity for financial institutions while strengthening resilience and compliance. Money Movement Hub is hosted and maintained by FIS, with continuous monitoring, issue resolution, and updates delivered in real time. AWS provides the secure, elastic infrastructure that ensures scalability and reliability. Together, this partnership enables banks to focus on growth instead of maintenance.





The payoff of managed modernization

- ✓ **24/7 protection and availability**
Built-in monitoring and real-time fraud screening keep payments secure and uninterrupted.
- ✓ **Compliance built in**
Updates for regulatory requirements are handled automatically, with audit trails and encryption to keep you inspection-ready.
- ✓ **No rework, no downtime**
Enhancements are deployed seamlessly, eliminating the need for overnight cutovers or manual updates.
- ✓ **Operational focus where it matters**
Your teams can shift energy away from maintenance and toward product development, customer service, and innovation.

Behind the scenes, observability tools keep payments visible in real time, so teams know immediately if something needs attention. Updates are handled through automated pipelines that push changes seamlessly, without adding extra work or risk. The infrastructure itself flexes with demand, scaling up instantly during high-volume periods to keep services steady. And with six active data centers providing automatic failover, resilience isn't just a safeguard—it's built into daily operations.

Multi-region, active-active architecture on AWS further strengthens resilience, ensuring that payments continue to flow even in the event of a local outage. Embedded fraud and sanctions screening operate in real time, protecting both inbound and outbound transactions. Together, these capabilities help institutions stay protected and responsive in a rapidly shifting payments environment.

These operational advantages also translate into meaningful financial gains. By unifying payment operations through one managed platform, you avoid the overhead of piecemeal integrations and vendor sprawl, replacing them with a predictable pay-as-you-grow model. The result is a scalable, trusted payments environment that is easier to run, easier to adapt, and easier to manage.

By reducing operational overhead, banks can compete more effectively with fintechs that were born cloud-first. And ultimately, managed modernization frees capacity for what matters most: launching new services, improving customer experience, and building future-ready payments strategies.

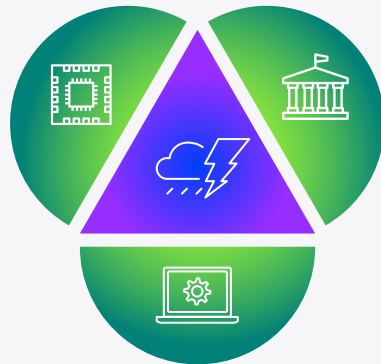
Unlock potential across the payments lifecycle

Modernizing payments isn't just about reducing complexity. It's also about enabling new ways to grow, differentiate, and deliver value. With demand for instant, always-on services rising and fintech challengers reshaping the market, innovation is no longer optional. Financial institutions need the ability to launch new services quickly, adapt to demand, and deliver insights that improve decision-making.

This shift is driven by two powerful forces. On one side, customers and businesses expect real-time, embedded, cloud-based services that are always available and compliant with fraud protection standards. On the other side, regulators are raising expectations with stricter requirements and more active oversight. The result is what analysts have called a "perfect storm" in payments, where institutions are under pressure to modernize at speed while keeping risk under control.

Demand for better technology to differentiate payments

- Real time
- Embedded
- API first
- 99.99% + uptime
- Compliant with protection against fraud



Institutions struggling to keep up with digital transformation

Regulatory changes starting to level the playing field

- Novel banks and SPDI's (Fed Reserve account)
- Dodd Frank guidelines around competition increase
- EFTA and Reg E
- CFPB Open Banking



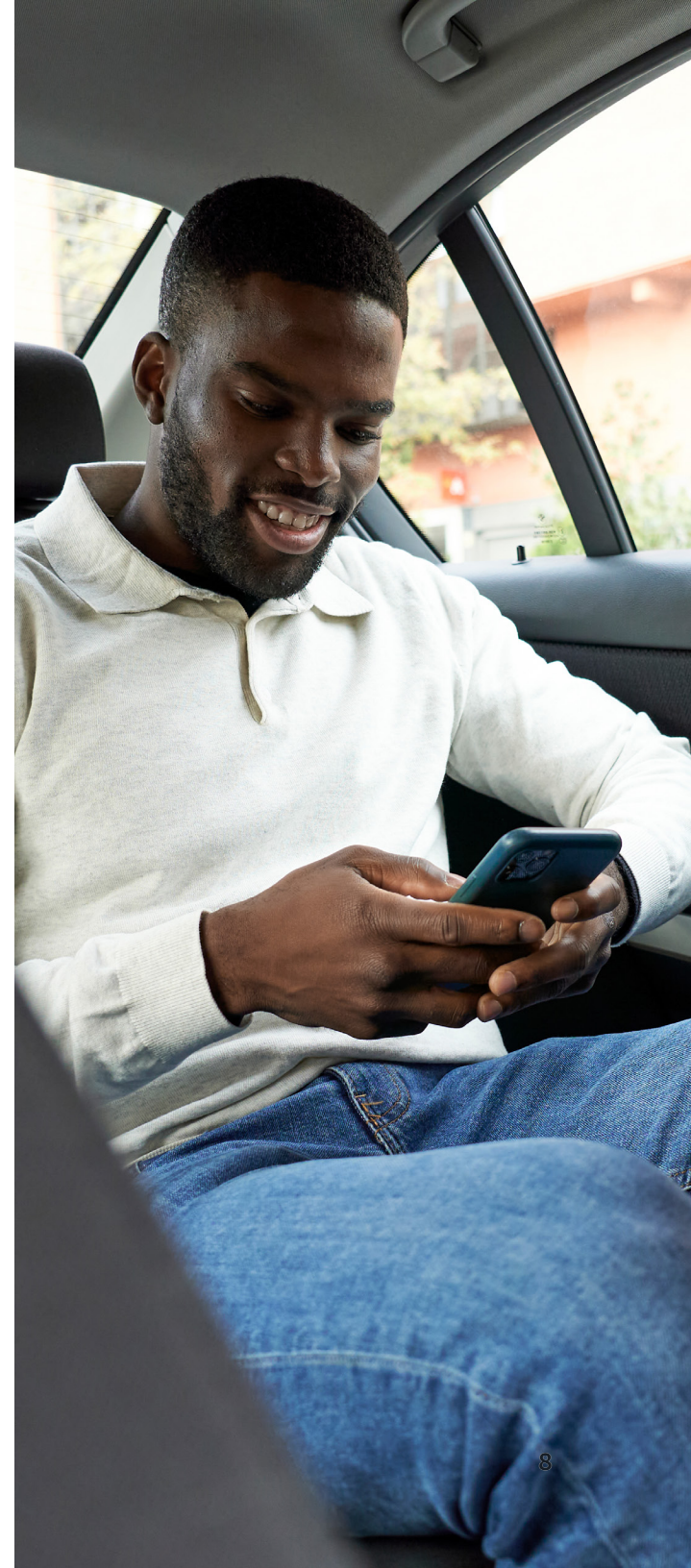
Capabilities that create advantage

To help institutions move beyond today's complexity and respond to both customer and regulatory demands, FIS and AWS have built a platform with innovation at the core. Its most powerful capabilities include:

- ✔ **Intelligent routing**
Patented smart routing matches each payment to the most efficient rail in real time, lowering costs for high-frequency transactions like payroll, P2P, and disbursements.
- ✔ **Real-time fraud protection**
Embedded AI and machine learning detect and block suspicious activity instantly, scanning both outbound and inbound transactions as they move.
- ✔ **Cross-border and new payment types**
The platform is built to expand, with modular capabilities for international payments, request-to-pay, and more. You choose what to activate, when to activate it, and only pay for what you use.
- ✔ **Fintech enablement**
With an API-first approach, institutions can support fintech partners through white-label offerings that onboard new clients and payment types in weeks instead of months.

It's designed to keep institutions ahead of regulatory shifts, with controls and reporting built into every layer. And because the environment is elastic by design, it adapts instantly to new volumes and new demands without compromising performance. For institutions that want speed, new services like RTP and FedNow can be launched in as little as 90 days, giving you a faster path from idea to market impact.

This model is designed to evolve alongside the industry. As new payment schemes and technologies emerge, FIS manages the regulatory and technical lift, while AWS provides the secure, global infrastructure to keep innovation running at scale.



Payments transformation in action

The shift to modern payments is already delivering measurable value for financial institutions of all sizes. In the following stories, you'll see how real banks and credit unions are using FIS and AWS to accelerate time to market, improve efficiency, and unlock new capabilities.

Faster launch of real-time payments

A regional bank wanted to offer both RTP and FedNow services but lacked the infrastructure to process transactions in real time or meet 24x7x365 availability demands. Legacy systems couldn't scale to handle growing volumes or provide the fraud controls required by modern payment schemes.

With Money Movement Hub deployed on AWS, the bank launched both RTP and FedNow in under 90 days. Pre-integrated APIs enabled seamless access to new rails, embedded fraud controls met SLA requirements, and high availability was achieved through the resilient infrastructure of AWS. Today, the bank provides real-time payments to retail and business customers with enhanced speed, security, and uptime.

Lowering costs with intelligent routing

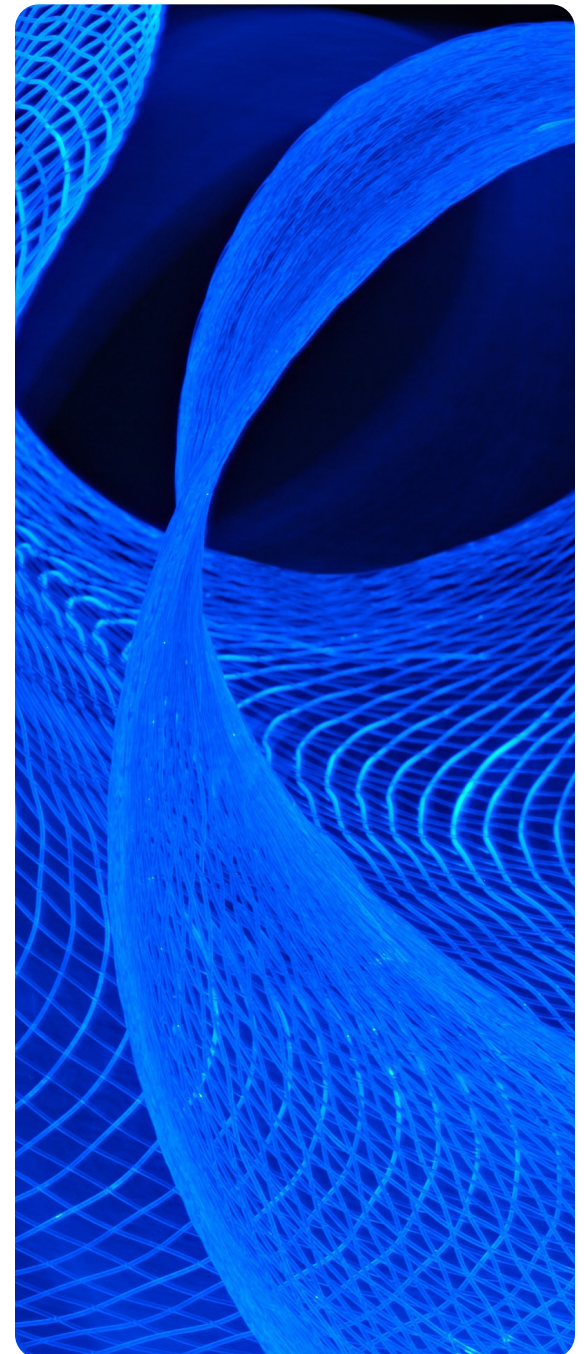
A credit union was facing rising payment costs as low-value transactions like payroll and P2P disbursements were routed through high-cost rails such as wires and branded debit cards.

Using intelligent routing in Money Movement Hub, the institution matched each transaction to the most efficient rail in real time. Low-value payments shifted to ACH and RTP, reducing average payment costs by up to 30 percent while improving margins on high-frequency use cases. By optimizing payments in real time, the credit union now delivers more cost-effective services to members while protecting profitability.

Modernizing commercial payments

Another regional bank needed to deliver commercial payments around the clock but was held back by batch processing and downtime windows tied to its core.

By decoupling the payment lifecycle from the core using Money Movement Hub on AWS, the bank enabled 24x7x365 commercial payment availability. Straight-through processing improved, manual intervention decreased, and business clients gained real-time status updates via modern APIs. As a result, the bank can now serve commercial clients with continuous availability, faster reconciliation, and greater transparency.



Lead the charge, not just the change

The pressure to modernize payments is real. Customers expect instant, seamless services. Regulators continue to raise the bar. And new competitors are moving faster than ever. Staying ahead requires a platform that is resilient, intelligent, and ready for what comes next.

FIS Money Movement Hub, hosted in FIS's dedicated AWS cloud environment, gives you that foundation. It simplifies payments modernization so you can reduce complexity, strengthen security, and unlock new opportunities for growth.

Take the next step

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