



INTEGRATED PAYABLES

Transform your AP department from a manual payment process to a profitable automated solution

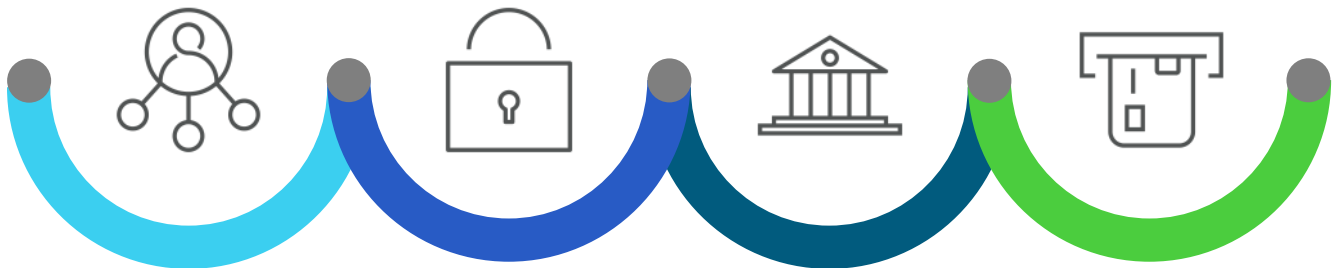
FIS® Integrated Payables is a web-based, B2B and B2C payments platform that can take a payment file from your accounting system and execute AP payments as virtual card, ACH, wire and check through a single online portal to support your payments across the globe.

By streamlining the AP process, FIS Integrated Payables creates a new revenue stream while reducing AP costs and mitigating fraud.

Trends in B2B payments

- 80% of all B2B payments are projected to take place **digitally by 2025**
- 49% of organizations cite **straight-through processing as a primary benefit** for sending electronic payments
- 33% of all B2B payments are still made through paper checks

Future of Sales 2025: Why B2B Sales Needs a Digital-First Approach – Gartner; A Snapshot of Electronic Payments and Payment Fraud at Organizations conducted at the AFP 2020 Virtual Experience – AFP 2020 Survey – AFP, Deep Dive: Why Paper Checks Still Factor Into B2B Firms' Payment Optimization Plans – AFP 2022 Survey



1 Streamline payments

Execute AP payments to individuals and suppliers across the globe through a single online portal.

2 Mitigate fraud

Mitigate fraud risk associated with gathering and maintaining supplier payment information.

3 Reduce costs

Reduce supplier enablement costs as well as the cost of printing and mailing checks.

4 Increase revenue

Earn revenue share on qualifying card and electronic payments.

OPTIMIZE THE PAYMENT PROCESS

FIS Integrated Payables provides payment execution services for all payment types, supporting a variety of commercial, industrial, professional service and government businesses. Multiple payments and payment types are consolidated into a single electronic file, streamlining the payment process. FIS payment execution services include the migration of vendors to electronic payments such as ACH, wires and virtual cards as well as traditional check printing and delivery in a secure facility. Payments are optimized by electing the most efficient payment method accepted by the merchant.

With 33% of companies still using checks for B2B payments, annual check processing costs top \$25 billion. Lack of resources, vendor bank details, poor remittance data and risk outline the importance of a migration to electronic payments. Integrated Payables overcomes these obstacles by providing a centralized system for payment processing and outsourcing.

VIRTUAL CARD AND ACH

Migrate physical to digital by utilizing FIS secure single-use virtual cards or ACH. Deliver electronic remittance information to vendors and remove the need of storing or maintaining supplier banking information. And, with STP, you can continue to pay your vendors via card while removing friction from the process to support them.

IMPROVE PROCESSES AND SUPPORT PAYEE NEEDS

FIS Integrated Payables APIs deliver a full suite of functionality, empowering users with the ability to manage payments and streamline processes. With our online portal, customers and their vendors can easily view payment and remittance documentation as needed.

Integrated Payables supports various payment methods, removing friction for your payees, including payments made to individuals. For payments not yet converted to digital, Integrated Payables reduces additional costs through address cleansing and postal sorting, producing the lowest possible postage costs.

Additional Value

- **ERP connectivity:** directly connect payment and reconciliation data
- **B2C payments:** recipient choice payments to support payments to individuals
- **Cross-border payments:** support AP payments across the globe with competitive rates
- **API connectivity:** real-time, two-way communication
- **STP for vCard:** maintain supplier acceptance of virtual card while removing friction

SECURITY

Every FIS solution is built with security as a top priority. Multi-factor verification and risk assessment occurs with every vendor registered for payment.

With data privacy and security at the forefront, FIS has a complete infrastructure for extensive security and control over payment and remittance data. The FIS Integrated Payables solution is compliant with HIPAA and Payment Card Industry Data Security Standards v2.0 (PCI DSS).

VENDOR ENROLLMENT AND SUPPORT

FIS Integrated Payables is a secure, turn-key solution that provides a U.S. vendor enrollment center focused on creating custom, tailored campaigns to digitize vendor payments. An easy-to-use self-enrollment website is available for vendors to indicate their preferred payment method, removing the need to gather and store vendor banking information.

Acting as an extension of your AP, FIS supports your vendors with our customer support center. Our representatives manage inquiries, card processing issues, technical support, bank account maintenance and more.

Contact Us: For more information on FIS Integrated Payables, please call (877) 776-3706 or email us at getinfo@fisglobal.com