



ENTERPRISE PAYMENTS ARE EVOLVING

When will you?

Gain Resiliency and Scalability

Using SCT Inst to Embrace What's Now, and Next

SCT Inst officially launched in November 2017 to enable credit transfers in 10 seconds or less across the Single Euro Payments Area (SEPA). The European Payments Council (EPC) expects growth in the percentage of transactions carried out by SCT by end of 2021. Further, Juniper Research predicts that the value of instant payments will exceed USD \$27.7 trillion by 2026 -- a 470% increase from the USD \$4.8 trillion recorded in 2021.

While the opportunity that instant payments present is clear, connecting to SCT Inst is a strategic decision for any financial institution, requiring both an investment in technology and changes to existing processes.

Here are three reasons why FIS® is the right partner for powering what's now, and next, in your payments.

1. A TRUSTED, GLOBAL PARTNER THAT ADDRESSES THE FULL SCOPE OF NEEDS.

Change has been nearly the only constant in payments for the last few years, and SCT Inst is not the only concern with which European financial institutions must contend. From meeting ISO 20022 migration deadlines for banks transacting via EURO1/STEP1, TARGET2 and SWIFT, CHAPS for cross-border and SEPA, to being able to accommodate value-added functionalities like Request to Pay (R2P), financial institutions need a partner with the global expertise and technology that addresses the full scope of their competitive and compliance challenges. FIS doesn't just accommodate SCT Inst or serve a narrow aspect of the market. We are a fully global, trusted partner with more than 50 years of experience and a team of 55,000+ employees advancing the way the world pays, banks and invests. We've been actively involved in global real-time payment schemes for more than a decade, and are skilled at guiding our clients in identifying and executing on the strategic approach that will best arm them to power what's now and next, to remain competitive.

2. DEPLOYMENT OPTIONS DESIGNED FOR YOU.

As instant payments use increases, volumes will grow. This demands a highly resilient system that scales with fluctuating demand along with one that is flexible to accommodate a financial institution's unique systems, needs and business objectives. Our SCT Inst solution delivers on both. Choose to run on premise, in the private cloud or public cloud, or as a very tailored or standard managed service, offered in partnership with Microsoft Azure.

3. EASY INTEGRATION WITH SURROUNDING SYSTEMS.

From banking to fraud systems, partnering with FIS for SCT Inst connectivity ensures a seamless integration that doesn't negatively impact other systems, including payment processing. Our componentized architecture is designed to integrate with other core banking systems, and our CBIS component can even stand in for core banking modules that may not be 24/7. This ensures you can accommodate 24/7 processing — no matter the extent of your legacy infrastructure.

LET'S POWER NEXT

With the support of a financial technology partner that knows how to overcome these challenges, SCT Inst adoption can be painless. FIS is implementing SCT Inst for financial institutions across Europe and we are ready to help you consider your move to SCT Inst, too. To learn more about how FIS can help evolve your enterprise payments, [click here](#) or contact us at getinfo@fisglobal.com.