



FIS Enterprise Payments for SEPA

FIS is the proven and reliable partner for your payments modernisation.

Since 2008, the Single Euro Payments Area (SEPA) allows Financial Institutions to make domestic and cross-border payments easily and seamlessly within over 35 countries.

As the backbone of European payments, SEPA CT and SEPA DD are of strategic importance to banks. Efficient low-cost processing and a low TCO are paramount.

Why FIS?

At FIS we have over 10 years of experience implementing SEPA solutions in a variety of countries. Our OPF payment engine fully supports the end-to-end straight-through processing of SCT and SDD payments, interfacing with any core banking and screening systems.

Proven and robust, the FIS solution scales to meet even the highest performance demands. With its cloud-native technology, it enables you to reduce your TCO and adapt to the evolving European payments landscape.

The OPF SEPA solution is complemented by additional OPF modules dedicated to SCT Instant as well as high-value / RTGS and international correspondent banking payments. The OPF suite of solutions covers all your bank's payment processing needs.



FIS is a leading provider of technology with over 10 years' experience implementing European payments hubs:

- 11 bank groups use FIS OPF for processing their SEPA payments
- 12+ billion SEPA transactions processed annually by FIS OPF

The FIS SEPA solution is part of the OPF suite of products which provides end-to-end processing capabilities for all payment types.

SEPA
Classic

SCT Instant

RTGS /
International

Open Payments
Framework (OPF)

Key Features

- ISO 20022 native
- Compliant with EPC and EBA Rulebooks
- Ongoing support for Rulebook updates (yearly releases)
- Cloud-native, available on-premises or as SaaS/PaaS
- Supports direct or indirect participation
- Automated R-Transaction handling (rejects, returns, recalls, refunds)
- SDD Mandate Management (Debtor & Creditor)
- Optimized for high volume processing
- Standard interfaces with the bank's surrounding systems
- Added Value Services
 - Representment of unpaid DDS
 - SDD Creditor Limits
 - NLGOV, NL Tax Collections
 - Finland AOS1 & AOS2
 - SEPACOM, FR overseas territories
 - CAI: Changed Account information messages (acmt.022)
 - Enriched 'bank to customer' payment status report (pain.002)
- Next-gen Graphical User Interface

The solution comes with out of the box connectivity to EBA STEP2 and includes all SEPA payment types:

- SCT, SEPA Credit Transfer
- SDD, SEPA Direct Debit (Core & B2B)
- SCC, SEPA Card Clearing

Solution Highlights



Proven and robust solution



Feature-rich



Scheme compliant



Ongoing support for rulebook updates



Choose between standard or bespoke interfaces



Extensible solution



Ability to adapt to you

Benefits



De-risk your project and operations



Reduce your TCO



Faster time to market



Keep up with the evolving payments landscape

At FIS, we help our clients use technology in innovative ways to solve business-critical challenges and deliver superior experiences for their customers. Headquartered in Jacksonville, Florida, FIS is a Fortune 500® company and is a member of the Standard & Poor's 500® Index.