



Payment Order Management (POM)

Bridge the gap between front-end customer touchpoints and back-end payment execution.

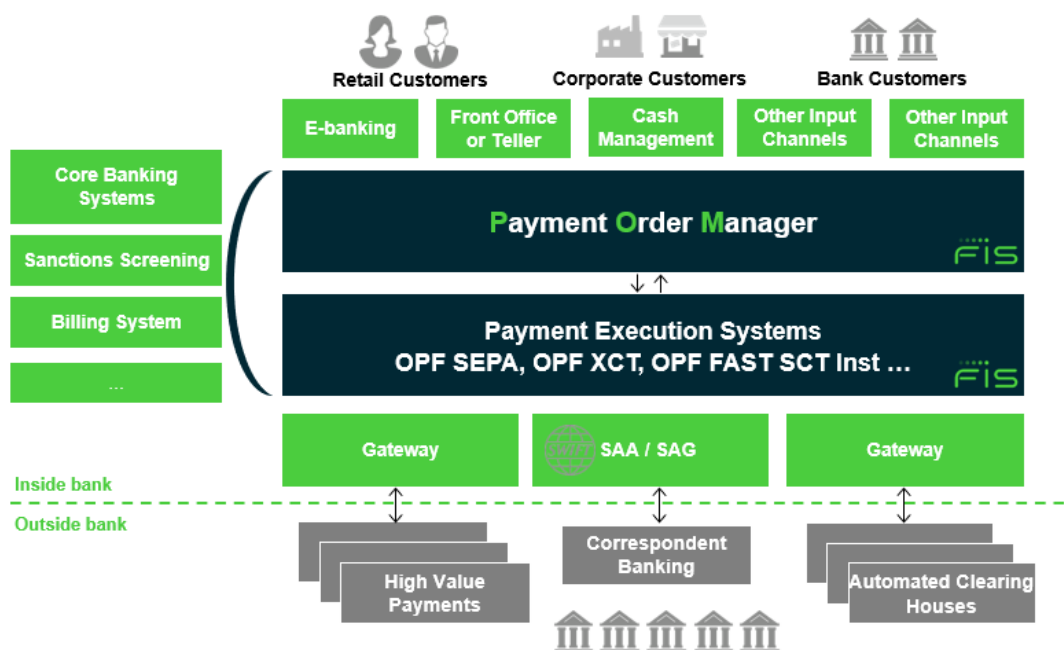
Omnichannel payments

In an ever-changing payments landscape, new initiatives arise in mobile banking and digital channels, requiring faster response times without giving up on visibility, flexibility, maintainability and transparency. In order to provide the best omnichannel customer experience, payment systems need to be able to handle a myriad of different channels that can initiate a broad range of payment types.

The FIS Payment Order Manager (POM) is a cloud-native ISO 20022-based solution that decouples channels from payment execution allowing banks to modernize their payments architecture and reduce their TCO.

Embrace the thin channel paradigm

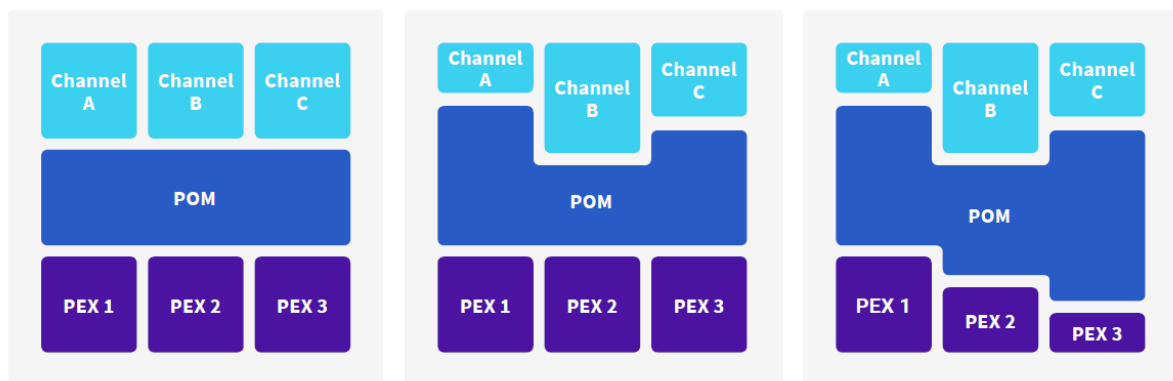
The FIS Payment Order Management solution (POM) decouples customer-facing channels from the core back-office processing capabilities (i.e. Payment Execution systems). POM provides a comprehensive set of REST APIs that expose functionality for consumption by the channels. This allows the bank to embrace the thin channel paradigm which avoids building and replicating functionality in the channels themselves, thus reducing TCO and increasing agility and maintainability.



The missing link between channels and execution systems

POM's main responsibilities are to prepare payments for execution, select the most appropriate Payment Execution system and then reconcile and report execution status. In addition to natively integrating with FIS Payment Execution modules, POM can connect to legacy execution systems thus playing an important role in phased migration programmes that see legacy execution systems being gradually replaced by new capabilities.


Through configuration POM has the flexibility to adapt to different situations in which channels do more or less pre-processing and Payment Execution systems (PEX) do more or less processing.



Key features

- ISO 20022-native
- REST APIs to create, validate, update, confirm, cancel payments
- External Validation & Enrichment (EVE) service provides extensibility
- Idempotency and duplicate checking
- Retry and replay functions
- Disposition checking
- Warehousing
- Fraud checking integration
- Business Events to feed external systems
- Supports single & bulk payments
- Supports Credit Transfers & Direct Debits

Highlights & Benefits

-  **Cloud-native and REST API-driven**
-  **Avoids duplication of functionality across channels**
-  **Enables thin channels**
-  **Reduces your TCO**
-  **A key ingredient to a successful payments modernisation programme**
-  **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.