

The payments landscape is undergoing a profound transformation. In response, a new category of solutions is emerging: money movement platforms.

Modernizing Payments with Money Movement

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Introduction

In today's rapidly evolving financial landscape, payment modernization has become a strategic imperative for banks of all sizes. As customer expectations shift and technology advances, institutions are under increasing pressure to deliver faster, more flexible, and more cost-effective payment solutions. A convergence of factors is driving this transformation: the adoption of new platforms across the institution, the emergence of modern payment rails, the increased demand for real-time integrated fraud monitoring, the proliferation of real-time data, and the integration of advanced technologies, such as cloud computing, ML, and AI.

While many banks are investing in new, modern payment platforms, many of these systems are too complex, too customized and, critically, too expensive for many institutions, particularly small and midsize banks. Typically designed for global operations and built to accommodate a wide array of payment schemes and use cases, these platforms may be overengineered for institutions with more targeted needs. In many cases, the result is a growing gap between the capabilities of legacy platforms and the agility required to compete in today's market.

In response, a new category of solutions is emerging: money movement platforms. These systems represent a streamlined subset of capabilities available on many payment platforms. They emphasize simplicity, speed to market, and cost efficiency without sacrificing the functionality required to support payment operations.

Money movement platforms are engineered to align with the operational and technological realities of small and midsize banks. They focus on high-demand payment rails, such as ACH, FedNow, TCH RTP, wires, and cross-border transactions. They also offer direct interfaces to customer-facing applications, enabling seamless integration with services such as Zelle, bill pay, pay by bank, request to pay, and disbursement options. This also includes interfaces to corporate financial systems, such as ERP, AP, and AR systems. By decoupling the application from the rail, customers can focus on the payment itself, rather than the payment method.

AT A GLANCE

KEY STAT

According to IDC's 2024 *Financial Insights Survey*:

» 77.4% of banks are prioritizing payment services among technology investments, a number that increased from 67.9% in 2023.

These money movement platforms are built on modern technology stacks. They are cloud native, hosted in multitenant environments and have low-code/no-code capabilities that empower institutions to configure and deploy new services with minimal IT overhead. With modern APIs, these systems may also enable banks to offer embedded banking services to clients. And the SaaS-based, pay-as-you-go model ensures that institutions can scale their operations without incurring prohibitive up-front costs.

Trends

Investments in technology modernization are on the rise across the financial services sector, and payment modernization is a top priority. In fact, according to IDC's 2024 *Financial Insights Survey*, 77.4% of banks said they are prioritizing payment services among their technology investments, up from 67.9% in 2023. In both years, payment services were the most frequently cited initiative, ahead of data services and product digitization. There are several factors driving this trend.

Technology Innovation

The technological foundation of money movement platforms reflects the broader trends reshaping the financial services industry:

- » **Cloud computing:** Cloud-native architectures offer scalability, resilience, and cost efficiency. They enable rapid deployment, continuous updates, and seamless integration with other cloud-based services.
- » **AI and ML:** Organizations are leveraging AI and ML to enhance fraud detection, optimize payment routing, and personalize customer experiences.
- » **Low-code/no-code development:** These tools empower business users and developers alike to build and modify applications quickly, reducing the time to market and lowering development costs.

Evolving Bank Needs

Banks are seeking solutions that align with their strategic priorities:

- » **Modernization:** Institutions are replacing legacy systems with modern platforms that support real-time processing, open APIs, and modular architectures.
- » **Flexibility and agility:** The ability to add new capabilities, modify workflows, and deploy new applications quickly is critical in a competitive market.
- » **Connectivity:** Seamless integration with payment rails, customer-facing applications, internal systems, and corporate financial and treasury systems is essential for delivering a unified experience.
- » **Risk management:** Enhanced tools for fraud prevention and regulatory compliance, including anti-money laundering and sanctions screening, may be included or available via pre-integrated connections.
- » **Data and visibility:** Institutions and their customers need real-time insights to optimize processes, manage risk, personalize services, and drive marketing initiatives. And, critically, in the age of AI, comprehensive data is needed to train models to optimize all of those mentioned previously.

- » **Enterprise integration:** Payment systems must integrate with internal systems, such as core banking, lending, digital experience platforms, and customer financial environments to support end-to-end workflows.

Changing Customer Expectations

Customers — retail and commercial — are demanding more from their financial institutions:

- » **Ease of use:** Intuitive interfaces and seamless experiences are becoming table stakes as customers increasingly expect complex interactions to be easily manageable.
- » **Transparency and control:** Customers expect real-time visibility into their transactions and account activity, as well as a complete view of their data across accounts.
- » **Guidance and personalization:** Institutions can benefit from offering proactive insights and tailored recommendations to build trust and loyalty. This can add significant value to the relationship, whether optimizing a consumer savings strategy or a business treasury program.

Benefits of a Modern Money Movement Platform

Money movement platforms are gaining traction due to their ability to reduce complexity and cost. Other benefits include:

- » **Targeted functionality:** These are purpose-built platforms to meet the specific needs of small and midsize institutions, avoiding the complexity and cost of overengineered systems and focusing on customer needs.
- » **Flexibility and agility:** Institutions can quickly adapt to changing market conditions, add new payment schemes, and deploy innovative applications without major reengineering and the resources those efforts often require.
- » **Speed to market:** SaaS-based deployment models enable rapid implementation, while low-code/no-code tools accelerate the rollout of new use cases.
- » **Cost efficiency:** Cloud-native platforms reduce the need for on-premises infrastructure and ongoing maintenance. The pay-as-you-go model minimizes up-front investment and aligns costs with usage.
- » **Competitive advantage:** By offering a rich set of payment functionality with state-of-the-art capabilities, institutions of all sizes can offer a complete set of products and services on par with much larger banks.

These benefits translate into tangible business outcomes: faster innovation cycles, improved customer satisfaction, and enhanced competitiveness in a dynamic market.

Considering FIS

FIS is a global leader in financial technology, serving 20,000+ clients in over 130 countries. With a comprehensive portfolio spanning core banking, payments, risk management, and digital solutions, FIS has a long-standing reputation for delivering mission-critical technology to financial institutions of all sizes.

The FIS Money Movement Hub is a next-generation platform designed to address the evolving needs of modern financial institutions. It provides a unified, cloud-native solution for initiating, processing, and managing payments across a wide range of rails and use cases.

Key features of the Money Movement Hub include:

- » **Multirail support** that allows ACH, FedNow, RTP, wires, and cross-border payments
- » **Application interfaces** that integrate with Zelle, bill pay, pay by bank, request to pay, B2B/B2C disbursements, and ERP/AP/AR systems
- » **Cloud-native architecture** hosted in a secure, multitenant environment with elastic scalability
- » **Low-code/no-code tools** that empower users to configure workflows and deploy new services rapidly
- » **Embedded capabilities** that come with built-in fraud detection, compliance tools, and analytics
- » **SaaS delivery model** that has flexible pricing aligned with usage and growth

FIS designed the platform to decouple customer-facing applications from underlying payment rails, enabling institutions to innovate independently of their core infrastructure. This modularity supports faster time to market and reduces the complexity of managing multiple systems.

Notably, the FIS Money Movement Hub was built as a clean sheet design. It is not a subset of a larger system, a UI layer added to another platform, or a repurposed system from otherwise legacy code. This means that in addition to having a fully modern cloud-native design, it was imagined from the start to focus on the application, rather than the rail, with the goal of boosting efficiency and bank customer experience.

Challenges

Despite the clear benefits, several challenges must be addressed:

- » **Institutional inertia:** Many institutions are slow to adopt new technologies due to resource constraints, risk aversion, or legacy dependencies. While Money Movement Hub can reduce these burdens and position the business for growth, it does require investment.
- » **Competitive landscape:** The market for money movement platforms is becoming increasingly crowded, with multiple vendors offering targeted solutions. Differentiation and execution are critical.
- » **Regulatory and economic uncertainty:** The financial services industry is navigating a period of rapid regulatory change and macroeconomic volatility. Institutions must balance innovation with compliance and risk management.

FIS is well positioned to address these challenges. Its deep domain expertise, broad product portfolio, and commitment to innovation make it a strong partner for institutions seeking to modernize their payment infrastructure.

Conclusion

The payments landscape is undergoing a profound transformation. As new technologies, customer expectations, and regulatory requirements reshape the industry, financial institutions must adapt or risk falling behind. For banks and credit unions, especially those with limited development resources, the path forward lies in adopting platforms that are purpose built for agility, simplicity, and speed.

Money movement platforms represent a new generation of solutions that meet this need. By focusing on high-demand use cases, leveraging modern technology, and offering flexible deployment models, these platforms enable institutions to modernize without the complexity and cost of traditional systems.

IDC believes that nimble, streamlined systems can deliver the functionality banks require while accelerating innovation and reducing operational burden. As the industry continues to evolve, the ability to move money quickly, securely, and intelligently will be a key differentiator. With the right platform in place, financial institutions can not only keep pace with change but also embrace the changes and the opportunities they offer.

Money movement platforms represent a new generation of solutions.

About the Analyst



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Aaron Press is the research director for IDC's Worldwide Payments Strategies program. His core research coverage includes bank, corporate, and merchant challenges around the evolution of payment networks, systems and technology, fraud and security risks, and legal and regulatory issues. Aaron has over 20 years of experience in multiple segments of the payments industry, including interbank payments, payment card issuing, merchant processing, and fraud management. His experience also includes market and competitive intelligence roles at leading technology companies.

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Learn more about FIS Money Movement Hub

As the world's leading provider of enterprise payments solutions, FIS gives financial institutions a suite of technology and services to keep money in motion, meet the market's ever-changing demands and support every innovative new payment method for less cost and risk. Partner with us today – and unlock competitive advantage faster with a gateway to modern payment schemes. Learn more [here](#) or contact us at <https://www.fisglobal.com/contact-us> to get started.



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