



Real-time Payments Managed Service

Helping you move money anywhere, anytime, in
real-time

In a world that places a premium on convenience, immediacy and information security, U.S. financial institutions (FIs) of all sizes are taking advantage of real-time payments (RTP) capabilities to create or enhance digital services for their corporate and retail customers.

The Clearing House (TCH) RTP® Network

The TCH RTP® network is a real-time payments platform that enables FIs and processors to clear and settle payments in real time. The network delivers efficient, 24x7x365 payments for bill payment, person-to-person (P2P) transactions, cash management and more. All federally insured U.S. depository institutions are eligible to use the RTP network.

FIS Real-time Payments Managed Service

FIS has created a unique and powerful offering for FIs to easily connect to the TCH RTP network to receive payments without the hassle of adding staff or perfecting ISO 20022 knowledge. What you get:

- End users initiate transactions through the familiar D1B payments interface
- A turnkey, multi-bank solution enabling participation in The Clearing House RTP network
- A robust interface to FIS core systems for real-time processing of inbound credits 24x7x365
- Full management and monitoring of the RTP payment management system for clients and provides alerts
- Router and connectivity management required to participate in the network
- Our managed service connects you to Send and Receive capabilities

Why FIS?

Leveraging FIS' connection to the RTP® network allows you to get up and running faster without the capital investment and with the peace of mind that comes with partnering with a global banking and payments leader.

We understand what is needed to get you started and keep you running efficiently, so you do not have to hire or train staff.

FIS handles account-level filtering on our clients' behalf, minimizing costs and changes to current operational processes.

FIS Real-time Payments Managed Service

RTP Network Features

Continuous Processing and Always Open

Participants support around the clock payment processing.

Continuous Real-time Settlement

All payments accepted result in settlement between the sending and receiving FI. The FI is responsible to insure sufficient liquidity in their settlement position.

Extensive Data Payload

Payment details are contained within transaction message or reconciled to extended data message.

Immediate Confirmation

For each message, a systemic confirmation with payment status is provided within seconds. Confirmation is sent directly to the originator.

Payment Certainty

All RTP network transactions are credit only, final, and irrevocable.

Delivering Faster Payments

FIS is committed to empowering every financial institution with innovative and best-in-class solutions that meet the needs for the market of today and beyond. Whether it is through Same Day ACH, The Clearing House RTP® Network, Zelle®, Visa Direct, Mastercard Send™ or the proposed Fed rails, FIS aims to make faster payment capabilities available to clients of all sizes.

FIS Managed Services

Connected

Through FIS, you have certified connectivity to TCH RTP with real-time processing and posting to your FIS core solution with stand-in capabilities.

Supported

FIS offers a complete turnkey solution for system and operational support with full back-office management.

Affordable

Only a small operational staff is needed to oversee the 24x7 network monitoring.

Extendable

All network Send messages are already supported with the ability to layer additional functions as network and market matures.

Contact Us

For more information, reach out to your client relationship manager or contact us at getinfo@fisglobal.com.