



FIS ENTERPRISE PAYMENTS FOR SEPA

FIS is the proven and reliable partner for your payments modernisation



Since 2008, the Single Euro Payments Area (SEPA) has allowed 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 Open Payment Framework (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

12B+

SEPA transactions processed annually by FIS OPF

The FIS 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)
- ✓ Optimised for high volume processing
- ✓ Standard interfaces with the bank's surrounding systems
- ✓ Added value services
 - Representation 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
- ✓ Choice 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 landscape



To learn more about
Open Payment Framework
[click here](#)

