

FIS



Payment hubs: Mission control for modern money movement

Unlock innovative payments for a competitive edge

When money travels across the globe, precision is everything. Financial institutions today face a complex web of transactions, stakeholders and regulatory requirements. To navigate this landscape efficiently, banks are turning to payment hubs. These centralized platforms are emerging as the linchpin for institutions striving for efficiency, security and superior customer experiences.

Think of a payment hub as “mission control” for modern-day money movement. It guides every transaction from instruction to settlement, assuming comprehensive responsibility for an array of payment types. Whether it’s batch payments, domestic transfers, cross-border transactions or those processed via card or non-card instruments, the hub ensures the full lifecycle of a payment is monitored. It provides real-time status updates and gives the bank full capabilities to see the processing and routing of each payment.

The power of a single interface

As the payment landscape becomes increasingly complex, with faster money movement and a growing number of stakeholders, managing diverse payment flows can be daunting. A payment hub solves this by providing banks with a single interface – driving efficiencies to have a singular operation team offering a holistic view of operations.

Why is this unified view so critical? It all comes down to delivering a seamless and transparent customer experience. In an environment where speed is the standard, consumers and businesses expect immediate answers regarding their transactions.

When a customer makes a payment, they want to know if it’s available in the recipient’s account immediately. If there’s a delay or a problem, they don’t want to be left guessing. A money movement hub resolves this ambiguity by routing payments based on consumer preferences. It provides financial institutions with visibility at every stage and offers confirmation of successful payment.

Intelligent routing for optimized journeys

The capabilities of a modern payment hub extend far beyond simple transaction completion. One of the most powerful features is intelligent routing. Using AI, FIS technology optimizes the customer journey based on specific needs and the bank’s relationship with the customer.

Intelligent routing can factor in the cost of a payment to the financial institution. There are different economics associated with sending an instant payment, a wire or a same-day ACH. The hub can analyze these factors in real time to select the most efficient path (or rails).

Intelligent routing can also anticipate user intent. For example, if a customer typically sends a recurring payment on the 15th of every month but logs in on the 17th to make that payment, the system can recognize the urgency. The bank’s intelligent routing could determine that the payment cannot be late and automatically switch the rail to ensure the transaction completes on a same-day basis. Optimizing the payment rail in this way enhances reliability and builds deeper customer loyalty.



A path to modernization for banks

Payment hubs are proving instrumental in helping banks navigate the complex challenges posed by legacy systems and technical debt. Traditional banking structures often involve single rail solutions supported by outdated software. This leads to a patchwork of manual efforts to maintain daily processes.

Banks frequently approach providers seeking modernization, but are not looking to overhaul everything at once. The aspiration of a payment hub is to guide banks to a more efficient operating model. It's about more than simply re-engineering an existing process on a new system.

A methodical approach allows banks to prioritize modernization efforts based on their growth needs, tackling one rail at a time over several years. The modular design and availability of APIs help banks effectively scale and future-proof their payment operations. This modularity allows providers to work with clients on specific modernization plans, enabling them to pursue incremental goals.

For instance, a bank might want to transition to offering cross border, real-time payments as a differentiator. Similarly, as conversations around digital assets grow, banks can look to add stablecoins as an additional rail alongside more mature options. Similarly, as conversations around digital assets grow, banks can look to add stablecoins as an additional rail alongside more mature options.

Enhanced security and compliance

One of the most critical advantages of payment hubs is their ability to integrate fraud and compliance screening directly into the flow of funds. There is a critical shift with the hub system where vital checks happen in real time, before confirmation is provided.

This is an improvement over legacy models where a payment might be made, only for a fraud or compliance alert to happen after the fact. With instant payments, "after the fact" is simply too late. Payment hubs help mitigate these risks, which is essential in an era of instant transactions where recovery time is minimal.

A payment hub also provides a unified solution to manage regulatory changes. Standards like ISO 20022 impact Fedwire, SWIFT and ACH on different timelines. A centralized hub helps banks manage these transitions smoothly without disrupting operations.

Driving operational efficiency

Beyond security and regulatory compliance, payment hubs reduce manual intervention and redundant tasks. This creates significant cost savings and operational efficiencies. A single payment hub consolidates operational efforts, allowing teams to become true experts in payment rails and customer support rather than navigating legacy technology quirks.

The intent is not merely to reduce staff but to enable operational teams to perform more value-added work. By freeing staff from manual processing, banks can focus on providing analytics, optimizing the consumer experience and finding new ways to grow deposits.

In a financial world that demands speed, transparency and security, payment hubs offer the control and flexibility banks need to thrive. They're not just processing centers; they're the mission control that ensures every transaction lands safely and efficiently.

Create a leading-edge payments system

The future of payments is filled with opportunities, but staying ahead requires strategic foresight and a commitment to innovation. The FIS® Money Movement Hub provides a scalable, plug-and-play solution, allowing organizations like yours to innovate without extensive customization or resource-intensive implementations. By prioritizing such future-focused platforms, you can enhance customer trust, improve operational efficiencies and secure a competitive edge in an increasingly dynamic market.

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Money at rest. Money in motion. Money at work.™

Our **technology** powers the global economy across the money lifecycle.

Money at rest

Unlock seamless integration and human-centric digital experiences while ensuring efficiency, stability, and compliance as your business grows.

Money in motion

Unlock liquidity and flow of funds by synchronizing transactions, payment systems, and financial networks without compromising speed or security.

Money at work

Unlock a cohesive financial ecosystem and insights for strategic decisions to expand operations while optimizing performance.

About FIS

FIS is a financial technology company providing solutions to financial institutions, businesses. We unlock financial technology that underpins the world's financial system. Our people are dedicated to advancing the way the world pays, banks and invests, by helping our clients confidently run, grow and protect their businesses. Our expertise comes from decades of experience helping financial institutions and businesses adapt to meet the needs of their customers by harnessing the power that comes when reliability meets innovation in financial technology. Headquartered in Jacksonville, Florida, FIS is a member of the Fortune 500® and the Standard & Poor's 500® Index. To learn more, visit FISGLOBAL.COM. Follow FIS on LinkedIn, Facebook and X (@FISglobal).

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