



FIS Money Movement Hub

Unlock a single gateway to all your payment schemes for simple, secure and cost-effective transaction processing



Are payments overwhelming your operations?

In the fiercely competitive banking market, customers have an increasing variety of options to send and receive payments, driven by advancements in technology and consumer demand for convenience. In order to win and retain market share, banks and credit unions must support as many payment types as possible. But it can take considerable effort and overhead to connect to and manage different payment schemes and

keep money moving safely and efficiently for your customers.

Your existing infrastructure may not have the capacity or capability to handle the technologies underpinning the latest real-time payment rails. Reliance on legacy technology may cause settlement delays or expose you to security vulnerabilities. And you need separate, dedicated teams to take care of each scheme.



Don't you wish there was a
simpler way to move money?

Simplify Money Movement with FIS

FIS® Money Movement Hub

Harmonizes your payment operations by providing a single gateway to a full range of payment schemes.

Now you can exceed customers' growing expectations for efficient payments through a single point of integration, with always-on fraud protection in a pay-as-you-grow model.

With Money Movement Hub, you can ease the burden, simplify complexity and solve your top three business challenges to unlock strategic growth.



01. Deliver seamless, customer-centric payment experiences

Stand out by providing secure, efficient, and real-time payment options tailored for every customer need. A wider choice of digital payment methods means less need for a bank account to send and receive money. So, you need to work harder to keep account holders using your services for everyday transactions.

Failure to deliver smooth, safe payments means you risk losing customers to a competitor – and compromising revenue and growth.

Your customers need to move money for many reasons, whether they are an individual consumer making peer-to-peer (P2P) payments or a complex business that requires real-time funding.

To exceed their demands, you need to set yourself apart from the competition by seamlessly embedding efficient, convenient and secure payment experiences across all your customer channels.

Modernize payment experiences with FIS

Money Movement Hub helps differentiate your bank by enabling customers to both initiate and accept real-time or batch payments for every consumer or commercial use case.

With just one API, the cloud-native solution allows you to plug and play any available payment scheme to unlock a smooth and accurate flow of funds.

As well as delivering seamless digital experiences for consumers, you can help businesses improve cash flow and liquidity. And with our team covering you when your staff is out of the office, you can power fast, frictionless and safe money movement around the clock.



Money Movement Hub **seamlessly and rapidly** connects any core banking system to the RTP and FedNow real-time payment rails as well as ACH, high-value domestic, international, wire and P2P payments.



02. Simplify compliance across payment schemes

Meet evolving regulatory demands effortlessly with built-in fraud protection and ongoing compliance support. Every payment scheme comes with its own detailed set of regulations. The rules may evolve but compliance is never optional.

Unfortunately, different payment schemes typically have complex regulatory and technical requirements. So, you have to manage them all separately – and at what cost to your internal resources?

Simplify compliance with FIS

With Money Movement Hub, FIS stays abreast of the compliance and technology requirements of different payment schemes so you don't have to.

You won't need to waste time and effort building integrations from scratch. You'll also benefit from economies of scale and all the research, technical and regulatory work already completed for other clients.

Additionally, we'll help protect you from fraud 24/7 across all the payment schemes we connect you to. Real-time in-line transaction monitoring and sanctions screening, fraud detection and risk scoring are built into Money Movement Hub, so that payments processing is both secure and efficient.

As your single technology partner for Money Movement, we can solve all your payment needs in one stop – and keep you safe and compliant, too.



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03. Optimize costs and operations with smart payment solutions

Leverage AI-driven efficiency to reduce expenses, streamline processes, and scale with your growth. Connecting your infrastructure to payment schemes can be costly and time consuming, especially when you're running legacy technology.

And once you're connected, you're still under pressure to run the underlying software, adapt to new processing requirements and route payments most efficiently.

Then, when you decide to connect to another scheme, you need a different solution that increases costs and inconsistencies and further complicates your technology environment.

Streamline payment operations with FIS

As a flexible, cloud-based payments solution, Money Movement Hub helps reduce costs and

complexity by unifying your payment operations.

Through a single, seamless integration, it opens your institution to the whole world of payments and money movement.

Money Movement Hub scales with your business as it grows. You only pay for what you use – and can choose which payment scheme to turn on now, and which to turn on later.

Plus, you can turbocharge your efficiency with the latest technologies regardless of payment scheme. The Hub's auto-routing payment execution engine uses AI and machine learning to evaluate the transaction type, urgency, cost implications and compliance requirements – and determine the optimal scheme for each payment.

Money Movement has never been so simple. Are you ready to streamline your approach?



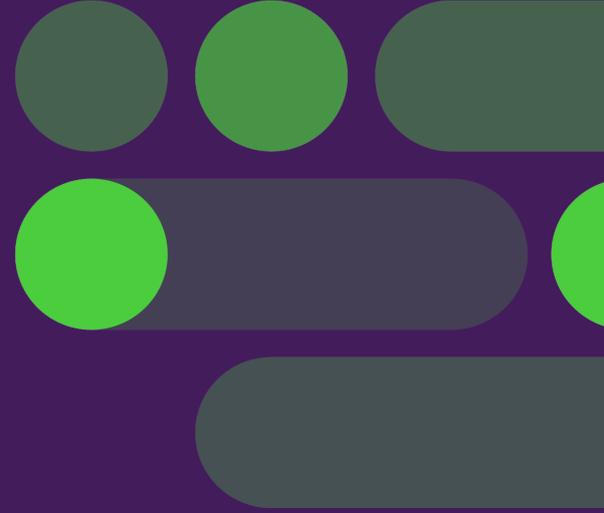
Money Movement Hub helps **reduce costs and complexity** by unifying your payment operations.



Why FIS?

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 limitless future possibilities for payments transformation and growth.



FIS Money Movement solutions help move money safely, at speed and at scale.

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 and developers. 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](https://fisglobal.com). Follow FIS on LinkedIn, Facebook and X (@FISglobal).

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