

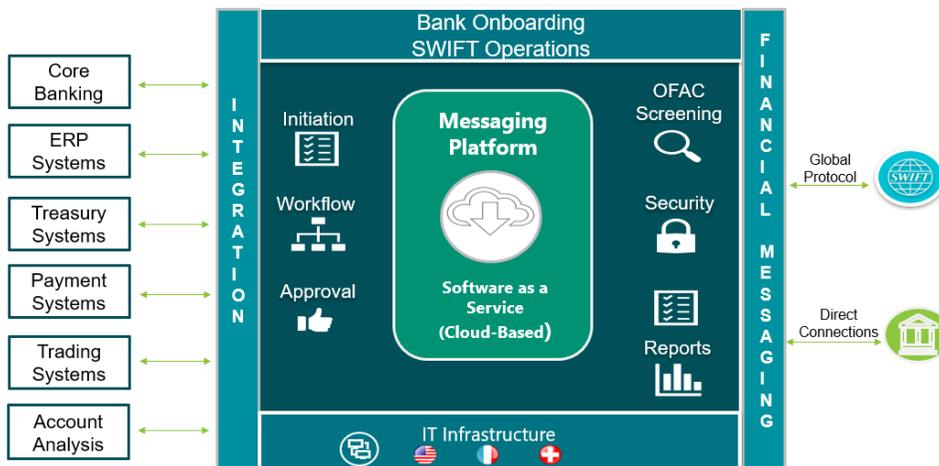
Managed Bank Connectivity Service

A Fully Managed Bank Connectivity Platform with SWIFT Services

Treasury and payment solutions for corporations require secure and reliable connections to banking partners. FIS offers corporations a fully managed connectivity solution through SWIFT and/or other communication protocols, giving them the ability to consume domestic and international banking services. FIS' Managed Bank Connectivity service helps corporations to reduce risk and increase efficiency related to sending payments and receiving end-of-day and/or intra-day account statements from their correspondent banks.

The service is provided by FIS' certified SWIFT Service Bureau (SSB), enabling access to all SWIFT's global network services over FIN, FileAct and InterAct, including Gpi for corporates.

As part of the Managed Bank Connectivity service, FIS can manage the entire relationship from administration to onboarding for any SWIFT member bank. The service can be facilitated via any of FIS' three SWIFT Service Bureaus located in the United States and Europe.



KEY CHALLENGES

- Inefficient and costly connections between corporations and their correspondent banks
- Poor visibility and audit control of financial messages
- Inability to easily add or change banks
- IT Bandwidth / Resource drain
- Administration of a SWIFT connection

BENEFITS

- Single, secure point of connectivity to all banking partners
- Multiple connectivity options
- Managed access to banks without any IT / administration resources
- Consume implementation, operation, support, and maintenance services
- Easily integrate with back-office applications
- Onboard new banking partners as part of the service
- Collect and aggregate bank account statements
- Optional OFAC screening service

Embedded SWIFT Connectivity

FIS offers an embedded SWIFT Service Bureau with locations in the United States, France, and Switzerland. The service includes full administration services for bank on-boarding, as well as traffic reports, alerts, dashboards, status summaries, client level reports, control, and monitoring. Since FIS operates in close coordination with SWIFT, customers can experience the benefits of a unified single solution approach.

Benefits of a Service Bureau

Domain expertise is one of the most compelling reasons to consider using FIS' Service Bureau over direct connectivity. Banking operations continue to be under siege due to an outpouring of new regulatory requirements and standards. This often puts corporations and financial institutions in situations where they are chasing a change and are rarely ready when it happens. By leveraging the FIS platform and certified SWIFT Service Bureau, bank connectivity and communications are simplified and supported as a managed service. FIS' SWIFT service bureau is more flexible and a cheaper, faster, and easier alternative to direct connections.

Highly Secure Operation with High Availability

FIS' SWIFT Service Bureau has the highest standard of reliability and security with 99.99% availability. FIS manages its centralized bank connectivity hub in a highly secure data facility with disaster recovery, full redundancy, backup, and real-time data replication between the production and the disaster recovery systems. The systems are maintained and operated by FIS, and the communication hub is managed 24/7 by a services team.

Reduce Total Cost of Ownership and Burden on Internal Resources

Reduced Operational Costs

Supporting the direct connection to SWIFT requires regular investments in software and hardware, information security and skilled personnel. By connecting to SWIFT via a Service Bureau, FIS manages the connectivity and administrative requirements as a service, thus achieving lower total cost of ownership, as well as lower administration and operational costs compared to an on-premise solution.

Improved Bank Reach without the Hassle

With a single connectivity point via FIS, corporations can easily connect to a broad network of banking partners without the complexity of managing the connections. With improved connectivity, corporations can reach their banking partners more quickly and cost-effectively.

Choosing a Service Bureau

When selecting a Service Bureau, interoperability, accuracy, flexibility, location, extra services, and increased performance are all important evaluation criteria. With respect to interoperability, organizations often look for a solution that offers interfaces to existing core banking systems, ERPs, and treasury / payments systems. The solution needs to scale in terms of both volume and scope while maintaining the capability to easily interface with new systems brought into the environment via internal technology changes or bank acquisitions. FIS offers corporations and financial institutions a reliable, quick, and easy connectivity solution for all their bank messaging needs. FIS is one of the largest SWIFT Service Bureaus for corporations. FIS is also one of SWIFT's key global partners, recognized for its market expertise, relationships with the financial industry and geographic presence.

Integration with Back-Office Applications

To offer corporations a comprehensive approach to bank communications, it is essential that the financial messaging solution and the associated network connectivity is fully integrated with the back-office applications.

To facilitate this, an appropriate integration layer must exist. FIS's managed bank connectivity service interfaces with multiple business applications for processing and delivery of messages and files in multiple formats via multiple communication protocols. This includes integration with core banking systems, legacy applications, ERP, treasury, and payments systems. The solution leverages MQ, Web Services/SOAP, and secure-FTP protocols, as required for each application. Where necessary, we transform/normalize the data according to the application's requirements.

Additional Services Beyond Bank Connectivity

SWIFT Gpi for corporates

SWIFT gpi enables corporate treasurers to rely on efficient cross-border payments processing with speed, certainty, and fee transparency - all key elements to running effective treasury and cash management processes.

Gpi for corporates (g4c) is an optional feature and requires agreement between the corporate and its gpi member bank(s). FIS' Managed Bank Connectivity service fully supports the mandatory requirements for sending and receiving gpi messages and files, as specified by SWIFT.

Compliance screening

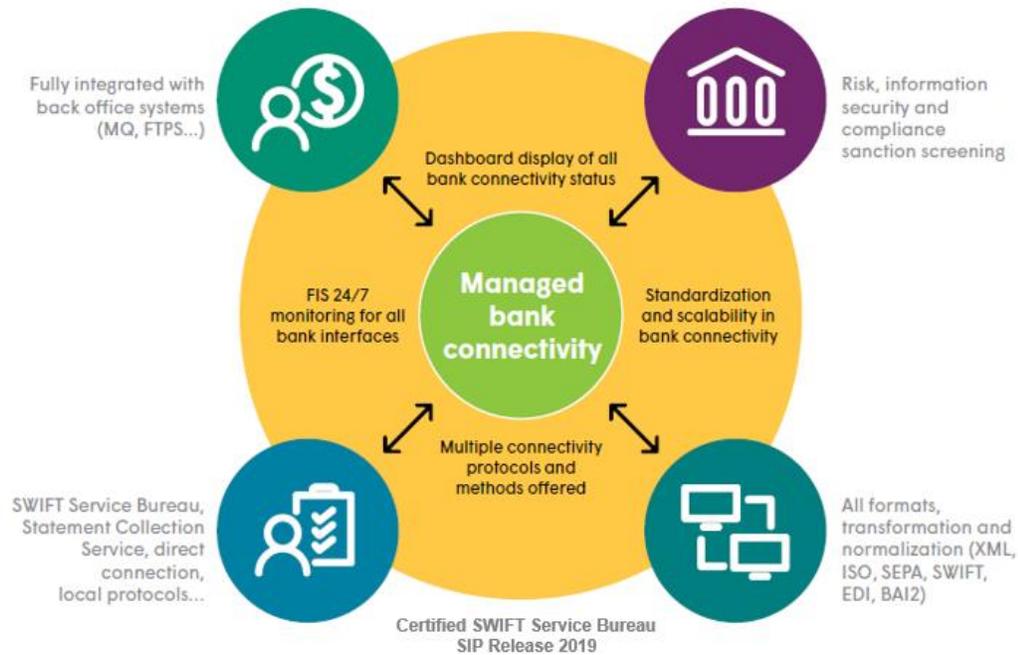
Compliance screening is a mandatory requirement for financial institutions of all types worldwide to prevent money laundering, drug commerce, and transfer of money to terrorists or to other illegal entities. Corporates may also wish to screen their payment messages before being sent to the bank. FIS' Managed Bank Connectivity service offers OFAC screening for preventing illegal financing.

Account statements aggregation

Account statements are received over FIN in multiple individual messages per account. To help the back-office application processing the statements, FIS' managed bank connectivity service aggregates the individual messages into a complete daily statement file per sending bank and account. If required, FIS can also aggregate the multiple account statement files from a specific bank into a single file that contains the statements of all the accounts from a specific bank.

SWIFT ISO 20022 Migration

In November 2021, SWIFT will begin migration of FIN category 1, 2, and 9 messages to ISO20022 XML format and will impact all users of these messages, including securities players. A four-year co-existence phase will allow all members of the SWIFT community to make the switch. SWIFT will provide a central translation (transformation) service and testing environment to ensure successful community migration and to facilitate the co-existence phase. Where required, FIS' Managed Bank Connectivity service will ensure that outgoing messages are sent to SWIFT in the correct format and incoming messages are distributed to the customer's application in the supported format.



About FIS

FIS is a global leader in financial services technology, with a focus on retail and institutional banking, payments, asset and wealth management, risk and compliance, consulting, and outsourcing solutions. Through the depth and breadth of our solutions portfolio, global capabilities and domain expertise, FIS serves more than 20,000 clients in over 130 countries. Headquartered in Jacksonville, Florida, FIS employs more than 55,000 people worldwide and holds leadership positions in payment processing, financial software, and banking solutions. Providing software, services and outsourcing of the technology that empowers the financial world, FIS is a Fortune 500 company and is a member of Standard & Poor's 500® Index. For more information, visit www.fisglobal.com.

About FIS

FIS™ is the world's largest global provider dedicated to banking and payments technologies. FIS empowers the financial world with payment processing and banking solutions, including software, services and technology outsourcing. FIS' more than 47,000 worldwide employees are passionate about moving our clients' business forward. Headquartered in Jacksonville, Florida, FIS serves more than 20,000 clients in over 130 countries, and our technology powers billions of transactions annually that move over \$9 trillion around the globe. FIS is a Fortune 500 company and is a member of Standard & Poor's 500® Index. For more information, visit www.fisglobal.com.