



# ACH Payment Processing

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Advanced solution allowing a flexible and scalable payment system

## **FIS offers you a powerful and flexible transaction processing solution for inbound and outbound ACH payments following all industry standards such as NACHA rules and formats.**

ACH payments are undergoing a metamorphosis in today's changing payments landscape. Banks are looking for greater efficiency along with supportable technology. Customers want new products more quickly and more accessible via digital channels and interconnected devices. In addition, regulatory and compliance demands continue to grow. A flexible payment system is essential - with no compromises on features, performance or stability.

### **Product Description**

Your bank's ACH system needs to be able to dependably process large transaction volumes. You'll also be looking for monitoring tools that let your operations staff manage the interactions with clearing systems, customers and third-party providers. This new FIS solution allows you to receive payments from various channels, send transaction data to the ACH networks (FedACH and EPN) and post payments directly to bank accounting systems. We help you solve your ACH payment challenges by providing a service-oriented solution with real-time capabilities. It will support your customers' evolving expectations, allow you to implement new or expanded formats and help you adhere to ever-changing regulatory and compliance obligations.

### **Key Benefits**

More powerful and intuitive than traditional offerings, our technically advanced solution optimizes ACH back-end processing and expands your payment capabilities.

- Efficient integration with service-oriented approach and APIs
- Flexible and scalable – deployed and configured to meet your specific needs
- Standards-based using global ISO 20022 messages
- Easily updated to match latest NACHA rules
- No downtime for batch processing, allowing 24/7 ACH operations
- Instant communication of file status and issues with real-time origination file processing
- Instant recognition and remediation of queue-driven exceptions
- Customer-centric structure for holistic view, processing and extraction of customer-level data
- Cost-effective with reduced operator intervention and improved straight-through processing
- Rapid adaptation to market changes

## Support the Future of ACH Payments – Key Features

Payment services are converging and financial institutions need to centralize payment operations, reduce costs, improve services for clients and speed up time-to-market for new products. FIS' ACH Payments Solution provides the foundation for a reliable platform sustaining the future of your payment business. This world-class processing engine is built on the FIS Open Payment Framework, our industry leading Enterprise Payments architecture used by 30+ global financial institutions.



### Forward and Return Processing

Payment origination workflows, R-transaction processing and reconciliation



### Robust Routing Capability

Configurable rules and/or criteria-based routing; identifying on-us transactions that bypass the network



### NOC Processing

Automatically create swaps on receipt of NOC



### Accounting/Posting

Generate posting file to accounting systems, create offset accounting and facilitate internal general ledger processing



### Exception Processing

Service to manually override exceptions and support dual approval of exception decisions



### Bank User Interface

Manage business rules, bank roles, customer profiles, ACH companies, offset accounts and exception rules; search transactions; view life cycle of a payment and all historical logs.



### Real-time Status Updates

Generate status updates in real-time or configured intervals



### Customer Processing

Apply custom business rules and risk management settings per ACH company or per payment file



### Same-day ACH

Enable/disable customer for same day ACH with billing support for same day transactions



### Billing

Custom generation of files for service level and activity events



### DNE Stops

Automatic creation of stop records on receipt of DNE



### Positive Pay

Flag debit and credit transactions for decisioning



### Blocks and Authorizations

Block or authorize debit and credit transactions based on parameters



### Integration

30+ APIs to facilitate integration with other bank systems for inquiry, support or payment initiation

## 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 53,000 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 about FIS, visit [www.fisglobal.com](http://www.fisglobal.com)



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