



FIS Payment Hub – Enterprise Edition: Direct debit microservice

Unlock scalability and efficiency



Harnessing the benefits of direct debit

In today's environment, it's essential to be able to move money into, out of and across your business quickly, safely and at scale.

With direct debit, you can receive regular payments from your customers without having to chase them every time. But if you have a large number of customers, it can be difficult to keep on top of your inflows.

Connecting multiple systems can be a challenge. Disparate formats can lead to inefficient processes. And if your entities are working on a siloed basis, it can be a struggle to gain a complete overview of all your direct debit flows.

Make your payment hub work harder

What if you had access to a best-in-class payment solution that could not only digitalize your payments and bank reporting, but also help you move money into your business more efficiently?

Our award-winning payment hub, FIS® Payment Hub – Enterprise Edition, already enables you to reduce the complexity of your outgoing payments, mitigate the risk of fraud, and improve visibility over your cash.

But that's not all. As a microservice within Payment Hub – Enterprise Edition, our direct debit workflow allows you to take control of your SEPA Direct Debit inflows from both consumers and business customers.

We can also help you manage direct debits at scale. Our clients process as many as 300 million direct debits per year, with up to 15 million direct debits on peak days.

Use our microservice to:



Bring money into your business quickly and cost-effectively.



Process high volumes of direct debits at peak times.



Optimize working capital by eliminating delays to incoming payments.



Increase the accuracy of your cash flow forecast.

Why direct debit?

The rise of subscription services has propelled direct debit into a starring role – particularly in Europe, where SEPA Direct Debit has created uniformity in cross-border transactions across 31 countries.

By enabling businesses to withdraw funds directly from their customers, direct debit removes friction from the payment process, provides companies with a regular revenue stream, and reduces the risk of late or missed payments.

Direct debits are not just for companies such as insurance firms and telcos. From SaaS providers to automotive manufacturers, modern businesses are exploring the opportunities of this channel.

Likewise, B2B firms increasingly recognize the benefits of direct debits for large contracts that require regular payments from corporate customers.

Harness a technology-driven direct debit solution

By using our microservice to manage your customers' direct debits efficiently, you can tap into the following benefits:

- **Process payments consistently.** As well as consolidating multiple formats within a single tool, you can standardize your direct debit and payment workflows.
- **Reconcile automatically.** As a modern, digital solution, our microservice provides faster straight-through processing and automatic reconciliation.
- **Get instant alerts to exceptions.** Flag up common exception types such as refunds, rejects, returns and reversals, and address any issues rapidly.
- **Scale up to manage peak volumes.** The direct debit workflow scales elastically to the number of transactions you need to process. You only need to pay for the capacity you need, when you need it.

Ready to unlock the power of direct debit?

More firms than ever are recognizing the potential of direct debit for their businesses:

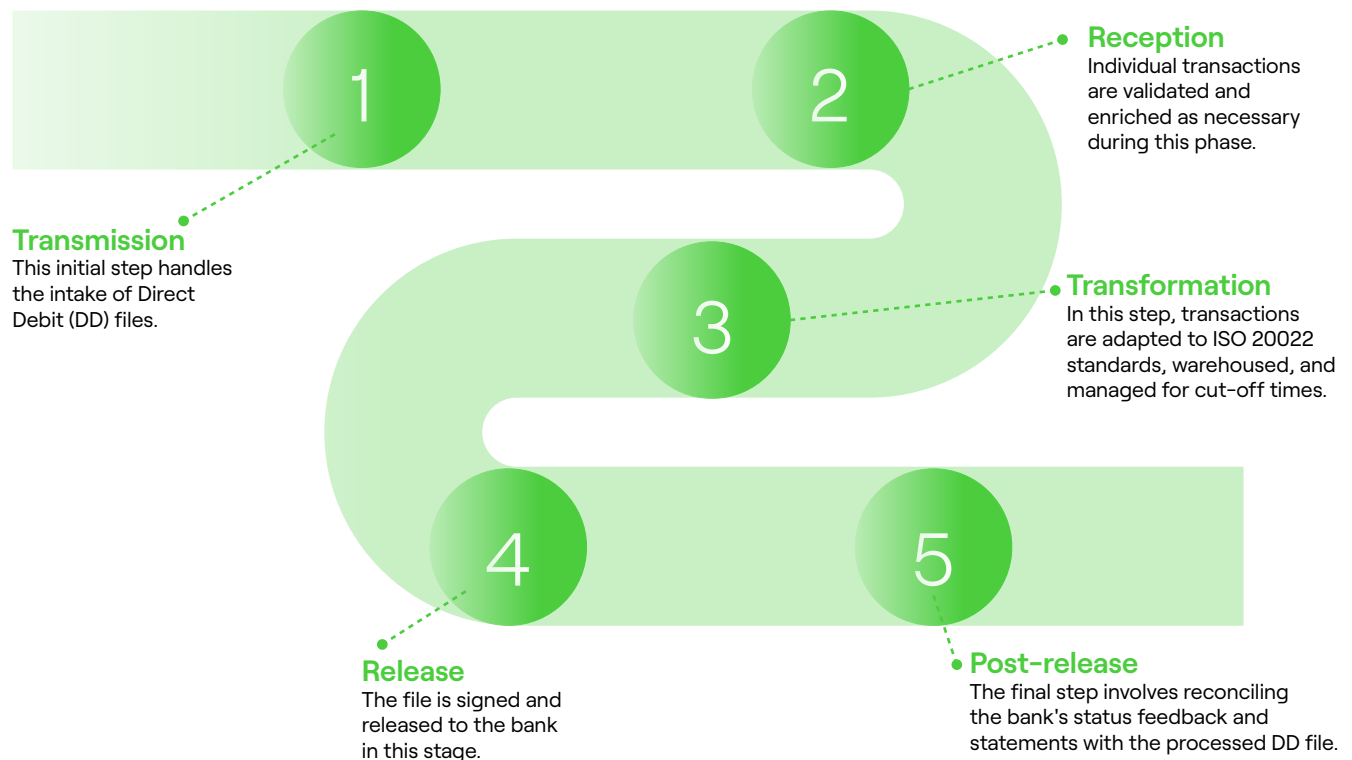
- **Insurance firms** can collect premiums quickly and efficiently.
- **Utility providers** can tap into regular customer payments using a low-cost collection method.
- **Telcos** can take advantage of large regular B2B inflows, as well as consumer payments.
- **SaaS providers** are increasingly using direct debit for their subscription services.

And even firms such as retailers and automotive manufacturers are now offering subscriptions to their goods and services.

Whatever your industry sector, our microservice can help you harness SEPA Direct Debit and move money into your business quickly and easily.



The Direct Debit microservice offers a **streamlined workflow** consisting of five structured steps to efficiently process Direct Debit transactions. This workflow also includes features for setting up alerts and generating cash flow visibility on incoming funds.



The FIS direct debit microservice keeps money flowing into your business. 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://www.fisglobal.com). Follow FIS on LinkedIn, Facebook and X (@FISglobal).

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