Our Formula for Payments Modernization:

PaymentsOne
Responding to Payments Convergence

Unavoidable market forces are driving payments convergence around the world, placing payment providers under pressure to determine how to respond and embrace the changes and opportunities underway in the payments space. Electronic payment volumes continue to grow, but at the same time payment-related margins have become depressed for some.

Meanwhile, payment speed, regulatory and processing complexity all continue to increase. Throughout the world, the payments ecosystem is becoming more open and more innovative, fueled by APIs and mandates that strive to invite more competition, use cases and value into payments.

Providers are in a position where the future is now: Those who’ve tried to update outdated legacy systems in attempts to resist platform migration can no longer delay plans to modernize. Payment ecosystems now require disparate systems to intersect seamlessly, and increasingly, in real time. Disjointed systems are, at best, inefficient. At worst, they may result in duplication, integration challenges, and a lack of flexibility to change and accommodate continued payments innovation.

A unified platform can solve these challenges by spanning all payments requirements – from real-time payments to cards, and fraud management to data services. But overhauling multiple legacy platforms to implement full modernization plans can be time-consuming, expensive, risky and daunting.

Not all payment providers are starting from the same place in their modernization journey, and not all will opt for the same destination. Yet, all must be able to accommodate the new payments ecosystem, and have access to a holistic and cost-effective, comprehensive suite of services and solutions that offer the frictionless processing and flexibility to respond to payments convergence and an uncertain payments future.

These are the mission-critical client needs that inspired our formula for modernizing payments: PaymentsOne.

What Is PaymentsOne?

For greater streamlining in a unified platform, FIS’ PaymentsOne is the industry’s most comprehensive suite of solutions, designed to progressively combine retail and enterprise payment infrastructures with common operational services that deliver value to financial institutions, merchants, issuers and their payment processors.

This holistic and agile infrastructure positions payment providers to respond to payments convergence pressures quickly and cost-effectively – from any starting point.

Why Partner with FIS for Payments?

When FIS powers your payments platform, you’re supported by a global fintech leader with expertise delivering payments and banking technology to 20,000 clients in more than 130 countries around the world, and that processes 27 billion transactions for 750 million end customers globally. We use our practical experience to develop forward-looking solutions like PaymentsOne. We understand the current and future demands of the payments landscape because we’re fully immersed in its evolution: We’ve led and been directly involved in numerous projects that operate multiple regional card schemes globally, support Faster Payments in the UK, operate the eftpos national payment hub in Australia, The Clearing House in the US and new payment instruments in India. We are committed to service excellence and performing under the most demanding real-time SLAs to ensure our clients’ payment modernization journey is uninterrupted, fluid and seamless, no matter where it begins, or ends.
PaymentsOne Key Benefits

- **Flexibility that suits your unique business needs**
  Available as a hosted, on-premise or hybrid solution, as software or a service, the PaymentsOne platform empowers providers to "rent" or buy the components they need at any given time, based on their unique modernization strategy.

- **Proven performance**
  The entire PaymentsOne platform stack is managed and developed by FIS. The componentry of PaymentsOne already powers many global Tier 1 banks of all sizes, along with central infrastructure providers.

- **Service Excellence**
  FIS has extensive experience managing extensive portfolios of cards and non-card transactions, providing hosted services, and managing change for multi-tenant platforms without disrupting current operations. Our established processes for delivering non-stop service and maintenance and our 24/7 support model ensures seamless platform migration.

- **Respond to payments convergence**
  Non-card payment schemes are migrating onto new real-time payment rails in some markets, blurring the boundary between cards and non-cards. The PaymentsOne unified platform progressively joins retail and enterprise payment infrastructures, the merchant components, operational services and card issuing systems to create integrated multi-function service and generate business value.

- **Lower total cost of ownership**
  A unified platform can span all payments requirements – from real-time payments to cards and loyalty to data services, while lowering cost of ownership.

- **Reduced regulatory burden**
  Streamlined systems and a hosted platform mean less compliance hurdles to navigate, and alleviates the burden of managing regular system updates.

- **Increased customer value**
  A unified platform means more opportunity to invest resources into developing flexible payment strategies that add value, while potentially lowering acquisition and servicing costs.

Ready to hear more?

To learn more about how the PaymentsOne platform can ensure your business has the infrastructure it needs to perform in our increasingly complex payments ecosystem, please contact:

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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 about FIS, visit www.fisglobal.com

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