

Fusion

Money movement, simplified.

FIS™ Fusion is a new, money movement platform that provides a personalized, uncomplicated way for consumers to manage bills, send and receive peer-to-peer (P2P) payments, transfer money between accounts and help promote financial wellness.

Key Features of FIS Fusion

Personalized Experience

More than just a user-interface (UI) upgrade, Fusion analyzes the consumer's transaction history to provide a personalized interaction each time.

Fusion suggests relevant payments, warns or prevents consumers from scheduling payments that exceed available funds, and recommends new payees by zip code. Customize payment limits by customer with specific service-level tiers.

Mobile-first Design

Designed with the mobile consumer in mind, Fusion offers a simplified navigation and a consistent interaction pattern across all digital channels to enhance the consumer experience and improve engagement. Payments can be initiated from alerts without the customer signing into your financial institution's banking application.

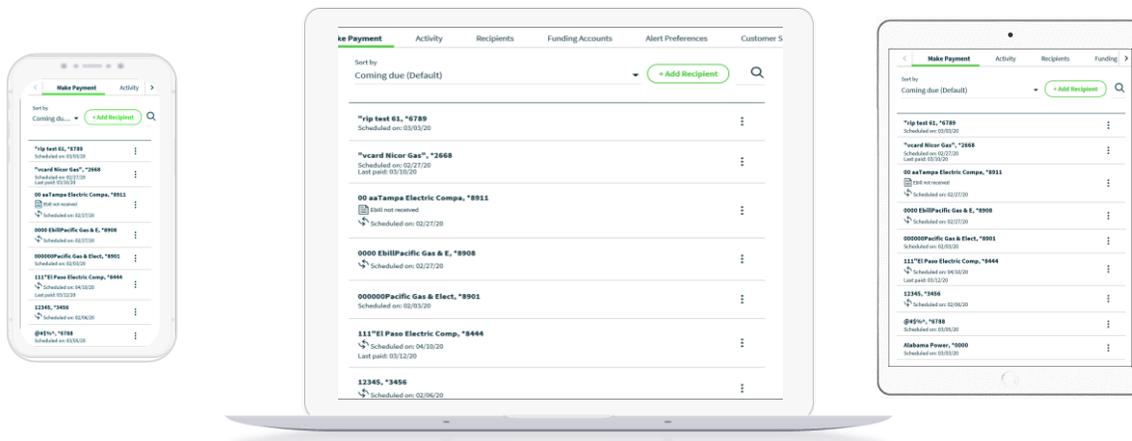
Simple, Flexible Integration

Fusion's cutting-edge technology provides a better mobile experience and improved performance with high payee and payment volumes.

Integrating Fusion's web-based single sign-on user experience into your organization's digital solution is quick and easy. Implement the responsive website and have a consistent experience across all devices in your online application or inject Fusion into your mobile app.

Our partnership with **IBM Safer Payments** supports our secure, real-time payments solution.

Through our relationships with leading global payments technology providers, our clients have access to an extensive worldwide biller network.



Risk Management

Help protect consumers and prevent losses with built-in fraud monitoring and transaction suspension capabilities led by IBM's Safer Payments technology. Additional risk mitigation features include good-funds configuration to eliminate non-sufficient funds (NSF) bill payments or to set payment limits for your consumer segments.

IBM Safer Payments

Built for 24/7 operation and 99.999% availability, IBM Safer Payments provides real-time, in-session payment decisioning empowering institutions to quickly adapt to emerging threats in order to detect fraud with greater speed and accuracy.

Fusion Configuration Options

Payment Processing

Choose between our risk-based or good-funds model.

Payment Settlement

Bill pay checks can be written on the consumer, business or FIS Settlement account.

Payment Scheduling

Set your preference for when payments should be sent to the biller or when they should arrive.

Ongoing FIS Support

Included with Fusion is training for your staff before and after implementation, 24/7 support services, and our comprehensive support tool, Customer Service Tool (CST).

Promotional support to assist with the introduction of Disburse Pay to your corporate customers can be included for an additional fee.

Contact Us

For more information, reach out to your client relationship manager or contact us at getinfo@fisglobal.com.

About FIS

FIS is a leading provider of technology solutions for merchants, banks and capital markets firms globally. Our more than 55,000 people are dedicated to advancing the way the world pays, banks and invests by applying our scale, deep expertise and data-driven insights. We help our clients use technology in innovative ways to solve business-critical challenges and deliver superior experiences for their customers. Headquartered in Jacksonville, Florida, FIS is a Fortune 500® company and is a member of Standard & Poor's 500® Index.