

# REALNET™ CENTRAL BROCHURE



## LET'S CHANGE HOW MONEY MOVES

### FIS OFFERS A WORLD-CLASS, PURPOSE-BUILT REAL-TIME PAYMENT A2A CLEARING SOLUTION

- Our real-time payment account-to-account clearing solution empowers each individual in your nation, and **accelerates innovation** creating a **positive impact** on the **economy** (*increased trade*), **society** (*greater convenience*), and **governance** (*improved oversight*).
- RealNet Central helps your nation transform to a **digital-first**, real-time economy domestically and **compete more effectively** in the **connected global real-time market**.

### THE WORLD IS BECOMING REAL-TIME. SO SHOULD YOU.

- It's an instant world.** Music, TV, and messaging are available on-demand. Payments are a backbone to the economy. **Their time has come.**
- A real-time payment infrastructure **lets businesses innovate** and **economies stay competitive**
- Real-time payments **transform customers' day-to-day lives**, boost trade interaction, and **grant governments oversight** and control over the financial system
- New **use cases transform markets** such as P2P payments, gig economy payments, and instant insurance disbursements

### THE CASE FOR REALNET CENTRAL



#### FULL-SERVICE RT CLEARING SOLUTION

The capabilities to power a RT A2A clearing network in one modular package.



#### MODERN OPEN ARCHITECTURE

Open-API, ISO20022 layered architecture. Seamlessly add future Value-Added-Services.



#### SCALABILITY & AVAILABILITY

Built to handle all payment types & messages at scale, whilst maintaining high availability.



#### FAST TIME-TO-MARKET

Flexible, configurable modules, implemented in ~9 months, with low total cost of ownership.



#### INTEROPERABILITY

Connect simultaneously to multiple CSM's, domestic or cross-border. Compliant with regulation and industry standards.



#### PROVEN DEPLOYMENTS

Successful implementation via on-premise and managed service models.

### REALNET CENTRAL SOLUTION

#### ADDITIONAL SERVICES

Alias	External APIs	Interoperability	Simulators
Participant Management	Fraud Management	Market Connectivity	Analytics and more...

- Alias:** End customers can pay using an alias (e.g., mobile number, email address)
- External APIs:** Gives access to functionality in the Self-Service Portal through APIs
- Interoperability:** Connect to other ACHs (domestic or cross-border) for instant transfers
- Simulators:** Scenario and performance testing on modules
- Participant Management:** Modules include Echo (check availability of participants), Message-level access configuration, and Advanced notifications
- ...and more valued-added services on **Fraud Management** (Memento), **Market Connectivity** (OPF), **Analytics** (Ethos), and **Authentication** (IdP)

#### SUPPORT SERVICES

Self-Service Portal	Reporting	Participant Registry
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- Self-Service Portal:** Manage most FIS RTP functionalities with appropriate access rights
- Reporting:** Clearing Reconciliation, Liquidity Reconciliation, and various operational metrics
- Participant Registry:** Ensures FIS RTP operates with correct information on each participant (direct/indirect for each, Settlement and Clearing)

#### CORE SERVICES

Instant Payments	Liquidity & Settlement	Bulk Payments	Payment Access
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- Instant payment:** Instant payments to customers through bank or third-party applications
- Liquidity & Settlement:** Provides liquidity overview and supports settlement of instant and bulk payments via integration with the RTGS system
- Bulk payments:** Handles large volumes of planned payments (e.g. pensions, salaries)
- Payment Access:** Provides payment initiation and payment request services to third parties (such as Fintechs) through trusted applications

### ABOUT FIS

FIS serves more than 20,000 customers in over 130 countries. 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](http://www.fisglobal.com).

FIS will provide a technology platform that orchestrates these services. Payment services/funds transfer capability will be provided by a network of regulated financial institutions subject to their terms and applicable laws and regulations.

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