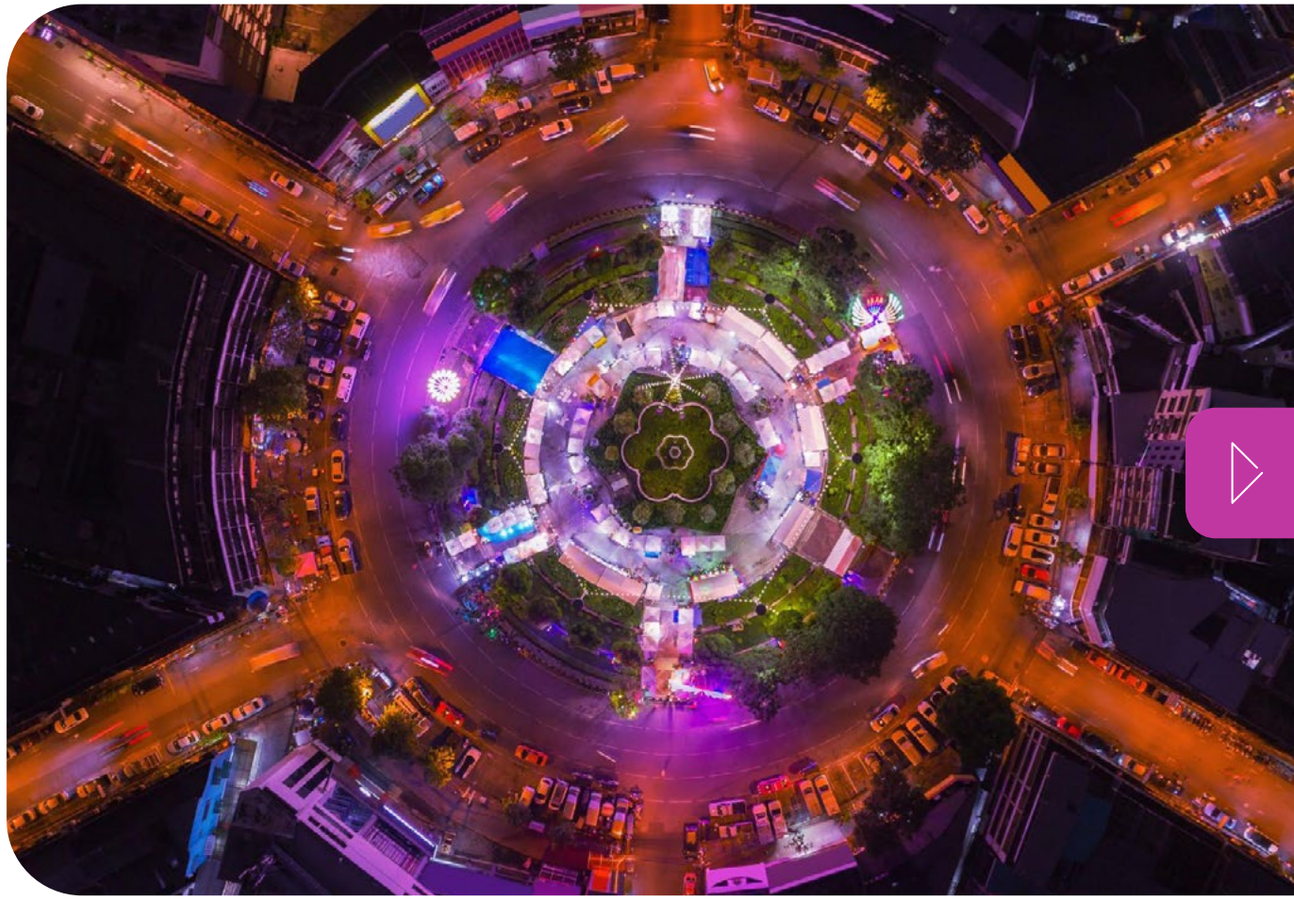
FINASTRA

PAYMENTS

Global PAYplus

At a glance

Finastra Global PAYplus is an ISO 20022-native, multi-rail, multi-country payments hub that brings high-value (domestic and cross-border), mass, and real-time payments together on a single platform. It reduces complexity, cost, and risk while accelerating modernization through a resilient, API-first microservices architecture.



INNOVATING
FINANCE
TOGETHER

Product at a glance

WHAT IS IT?

Global PAYplus is a modern enterprise payments hub that helps financial institutions confidently modernize their payments infrastructure. It is modular, composable and highly configurable, with multi-cloud, multi-country and multi-rail capabilities, native ISO 20022 support, and an API-based architecture.

WHO IS IT FOR?

It's designed for large and mid-sized banks and financial institutions and payment providers managing complex, high-volume payment environments requiring support for complex payment use cases. It supports organizations operating across multiple countries, clearing systems and payment rails that need to modernize their infrastructure while maintaining resilient, always-on payment operations.

WHAT DOES IT COVER?

- **Rules-driven automation:** Configure business rules and payment workflows in dedicated services, enabling changes without full platform releases or bespoke code.
- **Payment orchestration:** Configure payment journeys around bank-specific needs, with decoupled orchestration that supports new flows without changing core services.
- **APIs and extensibility:** Embed payment services into corporate ERPs and fintech ecosystems through APIs, supporting integration with upstream customer experiences.

HOW GLOBAL PAYPLUS DIFFERS

Compliant processing

Simplify compliance and adopt new payment schemes globally and regionally with a future-ready, ISO-native foundation.

Faster time to value

Shorten change cycles and accelerate time-to-market with configuration-first changes, low/no code approach, localized updates, and decoupled orchestration.

Greater operational efficiency

Increase straight-through processing and reduce manual intervention through rules-driven automation and AI-enabled capabilities complementing human-in-the-loop approach.

$7T+
transaction value processed daily*

Up to 50%
payment maintenance reduction*

98%+
straight-through processing*

PayTech Awards 2026:
Best Payments System for Banks & Fis

Gartner® Magic Quadrant™ 2025:
Leader in Banking Payment Hub Platforms

Payments Awards 2025:
Payments Technology Provider of the Year

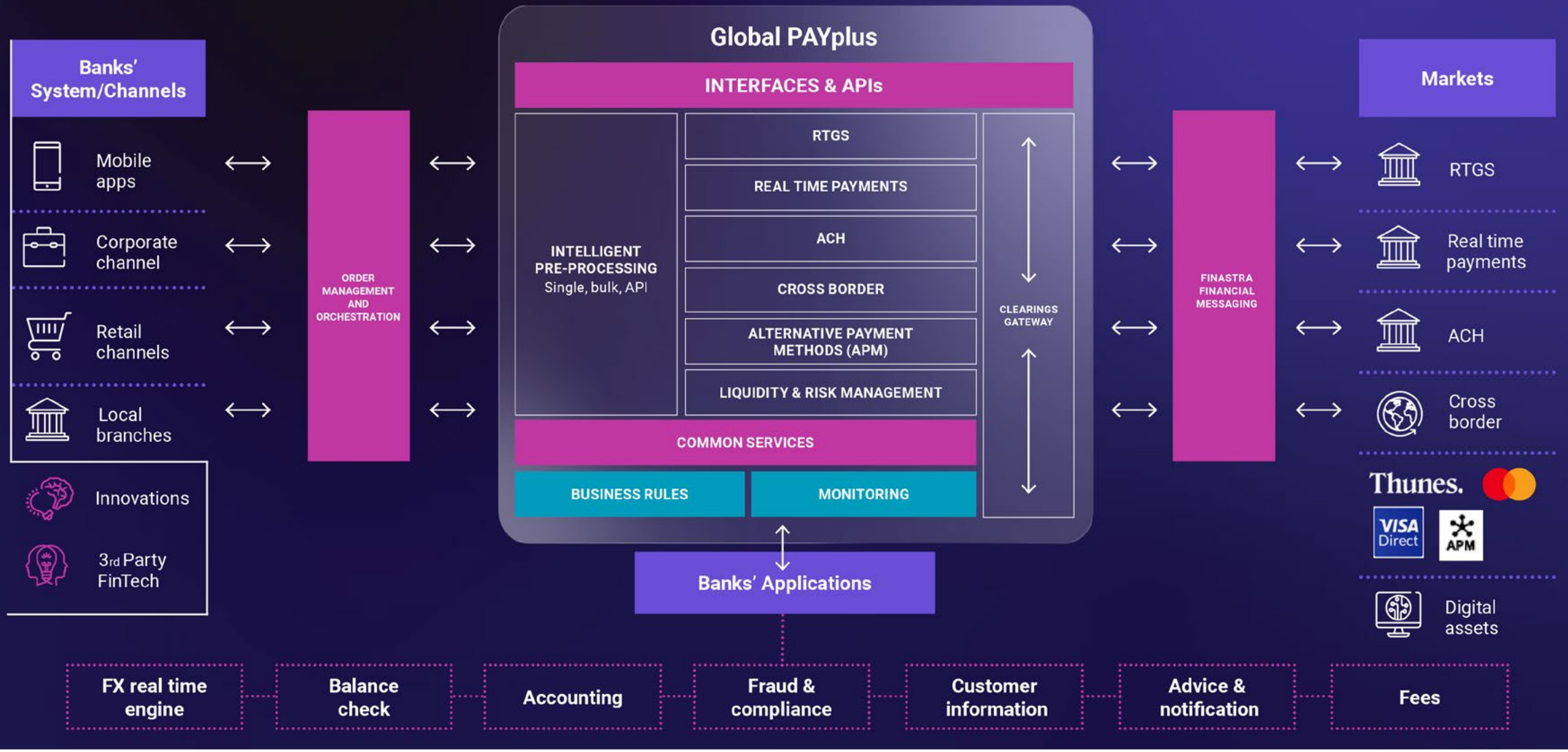
Customer benefits

The business challenges that Global PAYplus helps address and the outcomes it can deliver.

	1	2	3	4
CHALLENGE	**High total cost of ownership:** Fragmented payment platforms, costly integrations, and aging technology increase complexity, risk, and cost, making modernization harder.	**Inefficient payment operations:** Manual processing, low straight-through processing and disconnected data increase costs, limit automation, can lead to delays and payment failures, and make 24/7 operations harder to maintain.	**Legacy systems limit growth:** Complex legacy technology slows the launch of new payment rails, products and markets, restricting innovation and revenue opportunities.	**Keeping pace with regulatory change:** Evolving standards and payment scheme mandates increase compliance effort, cost, and remediation risk.
BENEFIT	**A simpler, more cost-efficient payments platform:** Consolidate multiple rails on one ISO-native platform, reducing duplication and long-term costs while scaling infrastructure on demand.	**More efficient, automated payments:** Increase straight-through processing with intelligent routing and self-learning automation, reducing exceptions and manual intervention while improving operational efficiency and successful payments processing.	**Faster innovation and new revenue:** Launch new services and payment types faster, improve cross-rail routing and use richer payment insights to create more personalized, value-added offerings.	**Simpler ongoing compliance:** Support regulatory change with ISO 20022-native processing, regular updates, flexible capabilities, and access to specialist payments expertise.
PROOF	**~70%** reduction in operational complexity*	**99.99%** availability to support 24/7 real-time processing needs globally*	**Up to 50%** reduction in regulatory effort through customer implementations*	**0** customers have ever missed a regulatory deadline with Finastra

*These metrics outline examples of the quantifiable benefits realized by Finastra clients; results are not guaranteed and will differ for each client depending on current state and desired future state.

Digitizing the end-to-end journey



Global PAYplus capabilities

The technology and functionality that support modern operations.



Interoperability

Connect across 30+ markets and multiple rails through one ISO-native hub, with simple integration into existing bank ecosystems and consistent ISO 20022-native processing.



Configurability

Adapt quickly to bank-specific rules and operating models with a flexible, rule-driven platform that supports faster product launches, market expansion, and configuration changes.

Product innovation

Launch new payment services faster with reusable capabilities, intelligent routing and orchestration, modular APIs, and support for emerging rails including stablecoins, CBDCs and instant cross-border payments.



Faster time to value

Accelerate deployment and market expansion with built-in clearing connections, a plug-and-play clearing development framework and configurable value-added services.



Security and reliability

Support mission-critical payments at scale with 99.99%+ availability, proven performance across leading global banks and zero-downtime releases.



AI-powered automation

Automate operations and configuration with AI OperatorAssist and AI ConfigurationAssist, helping teams resolve issues faster and make workflow changes more efficiently.

Proven and future-ready

See the impact of Global PAYplus today and how it can support what comes next.

First American Trust®

Scaling high-volume payments with greater confidence

First American Trust needed to modernize payment operations while supporting continued growth, operational resilience, and a better experience across payment services.

By implementing Global PAYplus, the bank was able to simplify payment processing, improve scalability, and create a stronger foundation for future modernization.

"Working with knowledgeable people who truly understand our business and want us to succeed fuels us to keep going further with Finastra."

Rob Abriola
Business Systems Analyst
First American Trust

Faster, lower-risk updates

Make business-rule changes in dedicated services without requiring full platform releases.

More flexible payment journeys

Configure new payment workflows and bank-specific requirements without changing core services or relying on bespoke code.

Support for emerging payments

Add new payment types, including stablecoins, alternate payment methods, and CBDCs, through configurable orchestration without custom builds.

Efficient scaling

Scale individual microservices independently to handle peak volumes, reduce over-provisioning and lower run costs.

Simpler releases

Keep updates within the smallest service boundary to reduce testing requirements, release efforts, and disruption.

Plan your next phase of payments transformation

See how Global PAYplus can help you modernize enterprise payments, with support from experts backed by more than 30 years of payments experience.

Contact us

Corporate Headquarters
Four Kingdom Street
Paddington
London W2 6BD
United Kingdom
T: +44 20 3320 5000

To find out more, visit finastra.com © 2026 Finastra. All rights reserved.

ID-90605a / 0926

FINASTRA