

FINASTRA

Solution

Finastra Payments To Go

Deliver modern payments with
peace of mind



INNOVATING
FINANCE
TOGETHER



Executive summary

Mid-market financial institutions are under pressure from all directions: instant payments are increasingly mainstream, ISO 20022 has become the global data standard for cross-border payments, regulators are raising the bar on sanctions controls and operational resilience, and customers expect business-grade speed and consumer-grade transparency. At the same time, many banks and credit unions still operate costly, complex in-house payment estates that were not designed for continuous change.

By moving to payment services that are pre-configured for fast onboarding, cloud-native, evergreen, and open for collaboration with the fintech community, financial institutions can modernize without disruption, reduce operational costs, and spend more time driving innovation and delivering service excellence.

As a leader in global payments technology, Finastra built Payments To Go specifically for mid-sized financial institutions — community banks, regional banks, and credit unions — giving you enterprise-grade payments capability without enterprise-scale complexity.

Our proven solution, backed by a growing ecosystem of pre-integrated fintech and technology partners, are designed to offer you a full, end-to-end, future-proof service. It addresses financial institutions' most immediate concerns: delivering quick returns, reducing operational cost, risk, and effort, and staying aligned with market developments and scheme changes.

Together, our solution and the fintech ecosystem act as a catalyst and enabler for innovation, helping you deliver personalized user experiences and create new business opportunities for you and your customers, now and in the future.





Introduction

Banks face unprecedented pressure to modernize payments. Fragmented legacy infrastructures are struggling to keep pace with real-time payment growth, ISO 20022 data requirements, evolving fraud threats, AI-enabled operations, and continuous regulatory change.

At the same time, non-bank competitors, and evolving customer expectations are transforming the payments landscape. Against this backdrop, financial institutions need solutions that manage compliance and address commoditized payment processing in a standardized way. With a pre-configured, payment processing service drawing on the best practice processing of our world-leading payment hub, and deployed on the Azure cloud infrastructure, Finastra helps financial institutions to thrive in this new payments world, freeing them to focus on differentiation and service excellence.

Three drivers are compelling a review of payments strategies:

- **Speed of market and regulatory change** – With the global expansion in real-time processing, the completed shift to ISO 20022, regional payment consolidation and modernization schemes, and the potential of Open Banking, financial institutions must adopt

solutions based on new technologies and business models to simplify operations, innovate with speed and agility, and stay relevant.

- **Customer expectations** –

One of the largest intergenerational wealth transfers in history is underway, bringing a new generation of customers with different technology expectations. 66–81% of inheritors do not stay with their parents' financial institution¹, making personalized service a retention issue.

Customers now expect freedom of choice and value-added services such as those enabled through Open Banking - whether change is driven through regulation, as with Instant Payments mandated in Europe, or market-led, as in the US, customers require personalized user experiences, along with greater transparency, speed and optimization of payment processing.

Meeting these customer needs requires solutions with:

- high automation and efficient exception management
- comprehensive functionality available out-of-the-box
- reliable and scalable on demand
- changes implemented quickly through configuration not customization
- the ability to sit above and alongside existing core systems, not necessarily replace them, so modernization doesn't mean disruption

- **Flexibility** – Financial institutions want to modernize without disrupting their existing core. Banks are pursuing a 'sidecar' approach, adding new payment capabilities alongside their core rather than replacing it. A one-size-fits-all strategy no longer works. Cloud-native, microservices-based architectures allow financial institutions to adopt a unified payment hub incrementally, while remaining resilient, modern and agile.

Speed of market and regulatory change



Regulatory and compliance demands, alongside domestic modernization and consolidation of payment schemes drives the need for an "always compliant" solution and cost containment.

Customer expectations



Customers want more and in real-time, creating pressure for financial institutions to innovate faster and efficiently.

Flexibility



Banks want to modernize without disrupting their core, and increasingly expect one agile and unified hub across every payment rail.

59%

of banks report challenges with legacy payments systems that slow innovation and modernization efforts²

96%

of banks say they plan to modernize multiple payment types over the next two years³

69%

of banks are modernizing their payments infrastructure to meet evolving customer demands⁴

1. Accutiv FinTech, The Wealth Management Retention Cliff

2. Accenture, [A new legacy of payments growth](#)

3. KPMG, [Payments evolution: Navigating the path to modernization and growth](#)

4. KPMG, [Partnering for payment modernization](#)





The challenges

However, responding to market pressures presents several challenges for financial institutions.



Adapting fragmented payment ecosystems

- Separate payment systems, integrations and workflows have often developed incrementally across different payment types. This creates duplication across rails, fragmented operations and greater complexity when introducing new schemes, services or regulatory changes.



Improving payment operations

- Payment operations must remain scalable and resilient as transaction volumes grow and services become more immediate and always on. However, fragmented workflows, poorly configured business rules and limited upfront validation can reduce straight-through processing and generate avoidable exceptions. Disconnected information and processes can also make issues harder to identify and resolve.



Keeping pace with customer and market expectations

- Financial institutions need the agility to introduce and integrate payment options, services and customer propositions as demand evolves. Rigid technology, extensive customization and complex integration requirements can make change costly and disruptive. Meanwhile, customers increasingly expect simple, digital and contextual experiences, regardless of the complexity behind them.



Responding to regulatory and ecosystem change

- Institutions must continually respond to scheme changes, ISO 20022 requirements, sanctions controls and evolving fraud threats. At the same time, developments such as interconnected instant payment schemes, stablecoins, CBDCs, tokenized deposits and the growing role of AI are creating new demands around processing, interoperability and control.

Impact of the challenges



Rising cost and complexity

Multiple point solutions, integrations and tactical enhancements increase infrastructure, testing and support requirements. As more resources are directed towards maintaining existing systems and implementing mandatory changes, less capacity remains for strategic modernization and innovation.



Greater risk from tactical change

Pressure to address immediate operational, regulatory or market requirements can encourage tactical changes rather than strategic modernization. Over time, these changes add complexity, raise maintenance requirements and make the payments environment harder and more costly to adapt.



Reduced operational control

Limited scalability, fragmented workflows and inadequate operational visibility can lead to missed cut-off times, higher rejection rates and service disruption. When teams cannot identify and resolve issues quickly, exceptions can develop into wider operational problems.



Pressure on resilience and future readiness

As payments become more immediate, interconnected and embedded within wider customer journeys, institutions must maintain secure, compliant and always-on services. Without an inherently agile foundation, each new requirement risks adding another layer of complexity and increasing the cost and risk of future change.



Slower delivery and differentiation

Inflexible infrastructure and reliance on customization can turn routine change into a major investment project. This slows the introduction of new payment capabilities, partnerships and value-added services, making it harder to respond to opportunities and differentiate the customer experience.



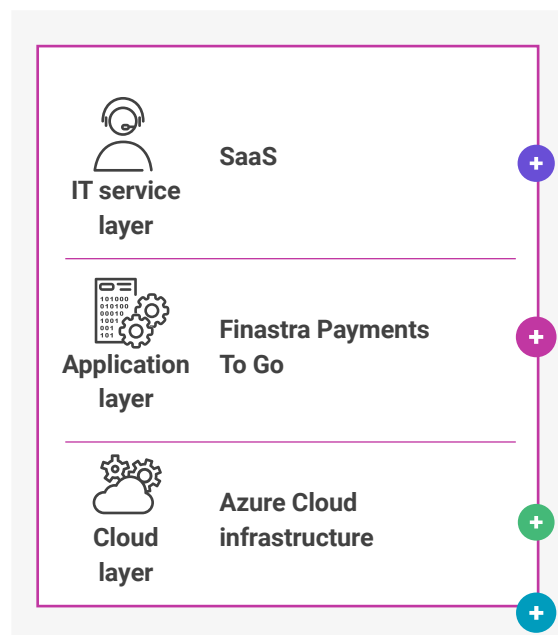


The Finastra payments solution

Payments transformation and innovation in the cloud

For mid-market organizations looking to move away from complex, fragmented payment systems — without the cost and risk of replacing their core banking platform — our service provides out-of-the-box, end-to-end payment processing across all payment types in a pre-configured, secure SaaS-deployment model. FIs benefit from rapid time to market, security, scalability and operational simplicity, as well as the innovation and value-added services available through our extensive network of pre-integrated fintech collaboration partners.

⊕ **Finastra's cloud-based solution includes multiple layers that work together to help financial institutions drive service excellence in payments: Click each icon for more information.**





IT service layer

Finastra's services team manages the day-to-day operation and ongoing modernization, helping your teams focus on customers, service delivery and growth.

Payments To Go is delivered as a fully managed service, bringing together the operational, technical and governance capabilities required to run a secure, resilient cloud payments platform.

- **Information security services** – core security practices and services covering confidentiality, integrity and availability
- **Infrastructure services** – technical infrastructure that provides the platform on which the service is run
- **Cloud support services** – front-line functional and technical support services
- **IT service management services** – best-practice service management and governance

- **Technical application operations services** – centralized Network Operations Center (NOC) manned by Site Reliability Engineering (SRE) to facilitate the day-to-day running and management of the service

- **Maintenance services** – in line with the contract between you and Finastra

Our evergreen policy uses a CI/CD methodology to keep all components supporting the service up to date. This includes both user-facing services and the underlying infrastructure, with regulatory and clearing-scheme changes incorporated as part of the service. As a result, financial institutions can reduce the effort associated with repeated infrastructure upgrades and separate compliance projects. The service is SOC 2 compliant.

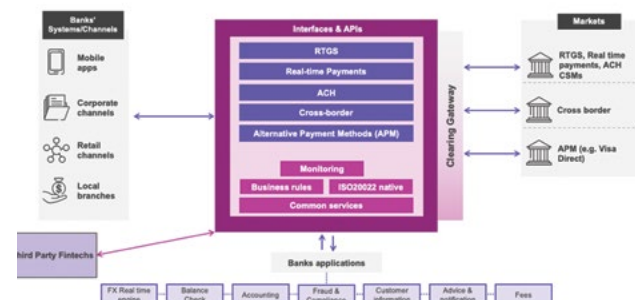




Application layer

Finastra Payments To Go brings together high-value (e.g., Fedwire), ACH, real-time (e.g., RTP and FedNow), and cross-border payment processing in one multi-rail payments hub, helping institutions consolidate fragmented payment operations and standardize processing across rails.

[Click here to enlarge chart](#)



Finastra Payments To Go has been developed for mid-market organizations not wanting to take on the cost/effort/risk of a typical on-premise implementation project, but to have access to modern technology solutions that have previously been the domain of large regional/global banks.

This typically includes, at the top-end, clients that have a legacy payment hub but want to benefit from a modern, cloud solution, and at the lower end clients where payment processing is an add-on to their Core Banking as opposed to a full hub.

Finastra doesn't believe in a "one size fits all" approach because the needs, budget and IT capabilities of this market segment are different to those of our high-tier, enterprise clients.

Payments To Go provides an end-to-end solution (initiation, execution, and delivery – including clearing gateways via our Financial Messaging product suite) that empowers mid-sized financial institutions to cost effectively adopt modern technology.

As a Payments-as-a-Service (PaaS) solution, it delivers proven workflows and business rules based on our best-in-class enterprise solution, Finastra Global PAYplus, for processing all payment types, including high-value, ACH (Nacha 2026), instant, and cross-border payments.

It comes pre-certified, pre-configured for rapid onboarding, and maintained in compliance with scheme and regulatory requirements. Payments To Go delivers operational efficiency improvements, greater automation, higher agility, lower risk, and faster ROI.

Hosted on Azure and employing cloud-native methodologies, technologies, and processes, the solution removes the maintenance burden of an on-premise solution and provides the levels of security, scalability, availability and resiliency demanded by 24x7, digital payment services. Customers benefit from continuous modernization and functional enhancements from Finastra as part of the service. In addition, the solution provides interfaces with over 60 third-party core, treasury, and fraud solutions and is pre-integrated with specialist fintechs (e.g. FINCOM, LexisNexis, NetGuardians, AccessPay) to provide a wide variety of Value-Added Payment Services (VAPS), including compliance and AML, fraud management, and corporate ERP integration.

Finastra's real-world experience on all rails, globally, sets us apart from providers that focus on a single payment type (often instant payments).

Key features include:

- Finastra's 30+ years of global expertise, a good example is that we support 130 Fedline Direct connections in the US
- True multi-rail payment hub with clearing connectivity in the US (Fedwire, TCH RTP, FedNow, Nacha (roadmap)), Europe (TIPS), and cross-border (via Swift CBPR+ and Alternative Payment Methods, such as Visa Direct)
- Rapid onboarding to a packaged, end-to-end, pre-configured and pre-certified PaaS solution maintained in line with regulatory and scheme updates
- Hosted on Azure cloud-native technology delivering scalability, security, availability, agility, and resiliency
- Extensibility via pre-integrated, specialist fintech support in key areas including compliance, AML, fraud and other VAPS
- Best-in-class UI with advanced data analytics capabilities (e.g. operational dashboards utilizing AI and Machine Learning (ML)).





Cloud layer

Finastra Payments To Go is delivered as a fully managed cloud service on Microsoft Azure

Azure features include:

- **Security** – Microsoft’s layered security approach covers data centers, infrastructure and operations. Azure Monitor, Log Analytics and Microsoft Defender for Cloud support monitoring, analysis and security management across cloud environments.
- **Compliance** – Microsoft provides more than 100 compliance offerings across global, regional, industry-specific requirements, helping organizations address a wide range of regulatory obligations.
- **Data and analytics** – Payments To Go uses cloud-based reporting capabilities, including Power BI, to provide operational dashboards and management reporting.

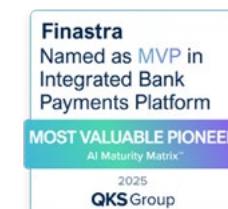
- **Global cloud infrastructure** – Microsoft Azure provides more than 70 regions globally, supported by Microsoft’s global cloud infrastructure of over 400 datacenters.

This extensive network allows Azure to offer services closer to users, reducing latency and improving performance, and helping to meet the challenges of local data residency requirements.

- **Integration with existing environments** – Slightly rephrase to: “Payments To Go is delivered on Azure and integrates with the majority of systems that make up a financial institution’s technology ecosystem, including core banking, channels, back-office applications, and third-party solutions, enabling payments modernization without replacing the wider technology estate.



QKS Group SPARK Matrix™
2025: Integrated Payment Platform
Finastra Named as a Leader





Why choose Finastra's solution

Payments To Go combines Finastra's payments expertise with a managed, cloud-native service designed specifically for mid-market financial institutions. It helps banks and credit unions consolidate payment processing, reduce operational complexity and adopt new capabilities without taking on the cost and risk of a large-scale, bespoke payment hub transformation.

What makes Finastra Payments To Go different:

Focused: Payments To Go is designed for mid-market financial institutions whose requirements, budgets and technology resources differ from those of large global banks. Rather than managing the complexity of deploying an enterprise payment hub from scratch, institutions gain access to the capabilities, agility and operational resiliency of enterprise grade software (based on Finastra Global PAYplus) through a SaaS delivery model.

The service integrates with existing core banking and back-office systems while consolidating high-value, ACH, real-time and cross-border payment processing onto a single hub. Pre-configured workflows and a fully managed delivery model support faster onboarding, lower implementation effort and a more predictable path to value.

Modern: Payments To Go inherits Global PAYplus's modern, modular architecture meaning that mid-market clients are gaining access to the kinds of technology that were previously restricted to global financial institutions. We are levelling the playing field for the mid-market in terms of their ability to benefit from the continuous technical innovations that go into our product suite.

In addition to the operational characteristics (high scalability, security at both infrastructure and application level, availability, and resiliency) gained through the use of cloud-native technologies on Azure, the use of APIs and microservices makes Payments To Go agile and extensible;

a key example is the ease of incorporation of vital Value Added Payment Services (VAPS) in our end-to-end workflows including risk management, compliance and AML, fraud management, and corporate ERP integration through pre-integrated specialist fintech partners (e.g. FINCOM, LexisNexis, NICE, NetGuardians, AccessPay, and many more).



Payments as a Service

- A functionally rich, multi-rail payment hub
- End-to-End processing of multiple payment types
- Scalable on demand – Pay as you Grow



Simplify payment operations

- An evergreen, always compliant service
- Rapid onboarding and Time to Value
- Intuitive configuration capabilities
- Embedded risk management features



Gain resiliency and security

- Certified compliance with industry regulations for cyber security and privacy
- High availability and resilient deployment ensures 24x7x365 real-time services delivery



Accelerate innovation & growth

- Pre-integrated with Finastra's FusionFabric.cloud innovation platform
- Open API and microservices architecture
- Extensive interface library





Across our payments product suite, we have over 20 cases of delivering a solution with one or more of these partner solutions incorporated, allowing Finastra to deliver a full solution rather than just part of it. Finastra's Global Payments Framework (GPF) approach to modernization is another key differentiator. GPF provides a layered architecture of cloud-native open technology tools, microservices, and reusable modular technical and functional services that can be used to deliver standalone business components which communicate via APIs. It is a standardized and flexible architecture allowing Payments To Go to respond quickly to changes such as new regulations and be fast to market with new payment options and services.

Peace of mind: Payments To Go also inherits from Finastra's expertise in mission-critical, global payments processing.

We bring over 30 years of experience, with thousands of implementations processing billions of payment transactions, to provide our clients with the best experience that grows their business and elevates their customers' experience.

Recognized as best-in-class solutions, our payment and messaging hubs help financial institutions to reduce costs, mitigate risks and improve operational efficiency (streamlining processing, reducing workload, and minimizing errors) by replacing legacy, siloed solutions. Our solutions meet the regulatory and market challenges at the forefront of clients' minds (and their customers) – for example supporting 24/7 instant payment services (along with real-time sanctions screening and fraud prevention).

Reasons to believe

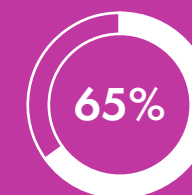
Payments To Go inherits all Finastra's experience and expertise in an end-to-end solution that empowers mid-sized banks to effectively compete. It is a solution that will benefit from continuous modernization and improvements from Finastra.

Finastra payment solutions have achieved:

Reduced costs



On maintenance

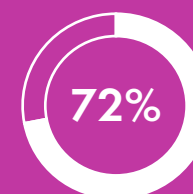


On upgrades



Per Wire

Efficiency gains



Reduction in
business rules



Faster Wire
entry

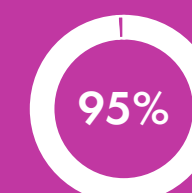


Onboard in
just 4 months

Operational excellence



for STP rates
(domestic)



for STP rates
(cross-border)



for Availability





Customer stories and proof points



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Finastra's inclusion in the FedNow pilot, and now its early certification, is helping us stay a step ahead of the competition, giving us an edge as we await the official launch of the new payment rail."

Joseph T. Baptista Jr
President and CEO of Mechanics
Cooperative Bank



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We have more actionable data due to the dashboard reporting. Another feature we benefit from are the Insight Dashboard reports. This is near real-time data that's accessible and can be used for immediate decision-making."

James Belliveau
SVP of Electronic Banking and
Deposit Operations at Berkshire Bank



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We are excited that we'll soon be able to offer the benefits of FedNow to our customers. We selected Finastra's Payments To Go solution because we found it to be the right tool to help us enhance our customer experience and advance our innovation strategy."

Ross Kerns
SVP and CFO at Amarillo
National Bank



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Finastra Payments To Go gives us access to the same payment processing technology used by big banks, enabling us to provide our customers with state-of-the-art payment services in addition to the experience they have come to expect from us."

Fred Gibbons
VP Deposit Operations at
Jefferson Bank



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We were exploring different vendors that met the new needs that we had as a growing organization. As part of that, we looked at Payments To Go. It definitely met the needs not only of our members but gave us a lot of efficiency gains that we were looking for as a credit union."

Stephanie Curtis
SVP of Operations at Vystar
Credit Union



INNOVATING FINANCE TOGETHER

Finastra partners with customers to deliver reliable and secure mission-critical financial services software shaped by their needs and driven by innovation.





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