



# As card payments continue to soar, systems modernisation is a must

Unlock a new customer base with optimal digital experiences

**As money moves between banks, consumers, businesses and beyond in a complex, never-ending cycle, cards continue to play a leading role in the future of the payment experience. Despite the much-vaunted popularity of digital wallets and alt-pays, card payments remain widely used and popular across Europe. Industry sources estimate that Europeans used payment cards to pay for more than €5.2 trillion of goods and services in 2024, split out between debit cards (€3.8 trillion) and credit cards (€1.4 trillion),<sup>1</sup> while 85% of digital wallet payments in the region are funded using cards.<sup>2</sup>**

As banks respond to increasing diversity in payments – not to mention rocketing competition from neobanks and fintechs – they must consider investing in modern issuing platforms. These platforms enable banks to move beyond traditional card management, bringing new products and features to market faster. From high-revenue premium cards to profitable features like Buy Now, Pay Later (BNPL), virtual card issuance and card management apps, the opportunities are vast. Additionally, introducing modern issuing systems can help banks' efforts to keep pace with an increasing wave of regulatory requirements such as the EU's new Digital Operations Resilience Act (DORA), the upcoming third payment services directive (PSD3, due in 2027/2028), PSR and PCI DSS v4.0.

Modern issuing platforms help drive new revenue streams, thanks to insights gleaned from data on consumer spending patterns using AI. Deploying AI enables improved functionality across a wide range of business areas, from identifying and preventing fraud to optimising interchange rates and creating new loyalty programs.

At a time when banks are currently spending up to 70% of their IT budgets on maintaining legacy systems,<sup>3</sup> modern, API-driven platforms can integrate easily into bank

technology stacks, making cards the cornerstone of a multi-rail payments strategy. The FIS® International Issuing Hub reduces the cost and complexity of modernisation by integrating efficient issuing technologies into existing bank systems.

The FIS International Issuing Hub provides banks a primary point of integration, significantly reducing the complexities, risks and costs associated of engaging multiple providers. The API-first, cloud-native architecture enables rapid integration with digital channels, embedded finance partners, and fintech ecosystems. This allows banks to issue, manage and innovate at pace enabling banks to launch initial products in as little as approximately three months, depending on bank readiness, scope and regulatory approvals.

Banks can provision cards directly into wallets at issuance, enabling near-immediate use for customers. At the same time, customers benefit from advanced fraud prevention features, including AI and machine-learning powered transaction monitoring, behaviour tracking, biometric security and dynamic authentication methods.

**To learn more about FIS International Issuing Hub, contact your relationship manager.**

Unlock card growth

1-The Digital and Card Payment Yearbooks 2024-2025 at [www.paymentyearbooks.com](http://www.paymentyearbooks.com)

2-PCMI, 1 April 2025: "Four Major Trends in Global Payments": <https://paymentscmi.com/insights/top-global-payment-methods/>

3-Payments Cards & Mobile, 7 April 2025: "Banks spending up to 70% of their IT budget maintaining legacy systems." <https://www.paymentscardsandmobile.com/banks-spending-70-of-their-it-budget-maintaining-legacy-system/>

# Money at rest. Money in motion. Money at work.™

FIS card solutions help move money more effectively.

Our **technology** powers the global economy across the money lifecycle.

## Money at rest

Unlock seamless integration and human-centric digital experiences while ensuring efficiency, stability, and compliance as your business grows.

---

## Money in motion

Unlock liquidity and flow of funds by synchronizing transactions, payment systems, and financial networks without compromising speed or security.

---

## Money at work

Unlock a cohesive financial ecosystem and insights for strategic decisions to expand operations while optimizing performance.

## About FIS

FIS is a financial technology company providing solutions to financial institutions, businesses and developers. We unlock financial technology that underpins the world's financial system. Our people are dedicated to advancing the way the world pays, banks and invests, by helping our clients confidently run, grow and protect their businesses. Our expertise comes from decades of experience helping financial institutions and businesses adapt to meet the needs of their customers by harnessing the power that comes when reliability meets innovation in financial technology. Headquartered in Jacksonville, Florida, FIS is a member of the Fortune 500® and the Standard & Poor's 500® Index. To learn more, visit [FISglobal.com](https://FISglobal.com). Follow FIS on LinkedIn, Facebook and X (@FISglobal).

 [fisglobal.com/contact-us](https://fisglobal.com/contact-us)

 [linkedin.com/company/fis](https://linkedin.com/company/fis)

 [x.com/fisglobal](https://x.com/fisglobal)