



# PAYMENTS ONE CREDIT SERVICES

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A modern card platform for a digital world



# If you don't stake your card's claim in Digital Payments, who will?

## An evolving space

One billion+ shoppers around the globe will make a digital payment this year. But without a flexible and agile card system, you'll struggle to deliver instant and responsive transactions, a steady stream of innovations, or even run a card business that's cost-effective and operationally efficient. Before long, your cards could be stashed in a wallet that customers no longer use.

Digital payments are evolving quickly, and adoption and use is on the rise around the globe. You can't afford to play catch-up when it comes to regulatory compliance and key areas such as fraud management. Without a global system built on automation, it can become expensive – or impossible – to keep up.

You need a flexible, scalable platform that's ready for anything. One that empowers you to balance innovation, cost-effectiveness and control.

You need Payments One Credit Services.

## What Is Payments One Credit Services?

Payments One Credit Services is the modular, private cloud-based platform that empowers issuers to direct their digital destiny, while lowering costs, reducing compliance and IT burden.

Choose how to plug and play based on your growth strategy and pay only for what you need. You'll easily connect to new schemes and a superset of global payments and quickly respond to operational and regulatory demands. All with the support of experts who'll make sure your cards claim the top spot in every type of wallet.

Talk to the FIS team to learn how Payments One Credit Services can ensure your card has a place in every type of wallet with:

- **Agile proposition development**
- **Open architecture for easy integration**
- **Flexible, modular approach**

Contact us at [getinfo@fisglobal.com](mailto:getinfo@fisglobal.com)



# Drive your digital destiny with Payments One Credit Services

- **Benefit from a super-system for global payments.**

In today's global payments ecosystem, new innovations or regulatory changes in one region quickly seep into others; you must be ready to respond. Payments One Credit Services is a superset of what the world wants in payments at any given time – and keeps you connected to new innovations and evolving payment trends. Whether your need is a call center or a core management team, pick and choose which services empower your business. FIS is a full-service partner with a global presence and the leading industry knowledge to support your strategic growth.

- **Tailor your card offering with ease.**

With Payments One Credit Services, you have access to the features and functionalities you need to tailor your offering to your customers. Our highly configurable, rules-based, open platform eliminates the need for hard coding or separate systems and limits custom programming demands. We tailor our features and capabilities to what you offer now and what you want to offer as you grow.

- **Quickly pivot to keep pace with innovation.**

Payments One Credit Services single user interface and 500+ APIs enable you to compete with anyone. An event broker functionality ensures external systems are notified when there is a change to the platform, and open architecture enables easy integration with the rest of your ecosystem. Because the platform evolves with changes in the global payments ecosystem, you'll always be ready for whatever the future of payments holds.

- **Grow your business in a controlled environment.**

Gain access to the tools you need to easily change pricing, rates and fees, terms or conditions. Launch new products and features using APIs in a controlled environment and easily expand into new markets with FIS' follow-the-sun, global service model. Gain speed to market while skipping the need for development or build time and costs.

- **Pay for only what you need.**

Lower total cost of ownership (TCO) with Payments One Credit Services' transparent pricing, which includes mandated compliance changes. The high level of functionality and rules-based approach ensures you are not charged ancillary vendor fees or penalized as you evolve your offering.

- **Enhance transparency.**

Because our user-friendly interface provides an overarching view, you'll be more connected to the intricacies of your card business than ever before.

- **Add new revenue streams.**

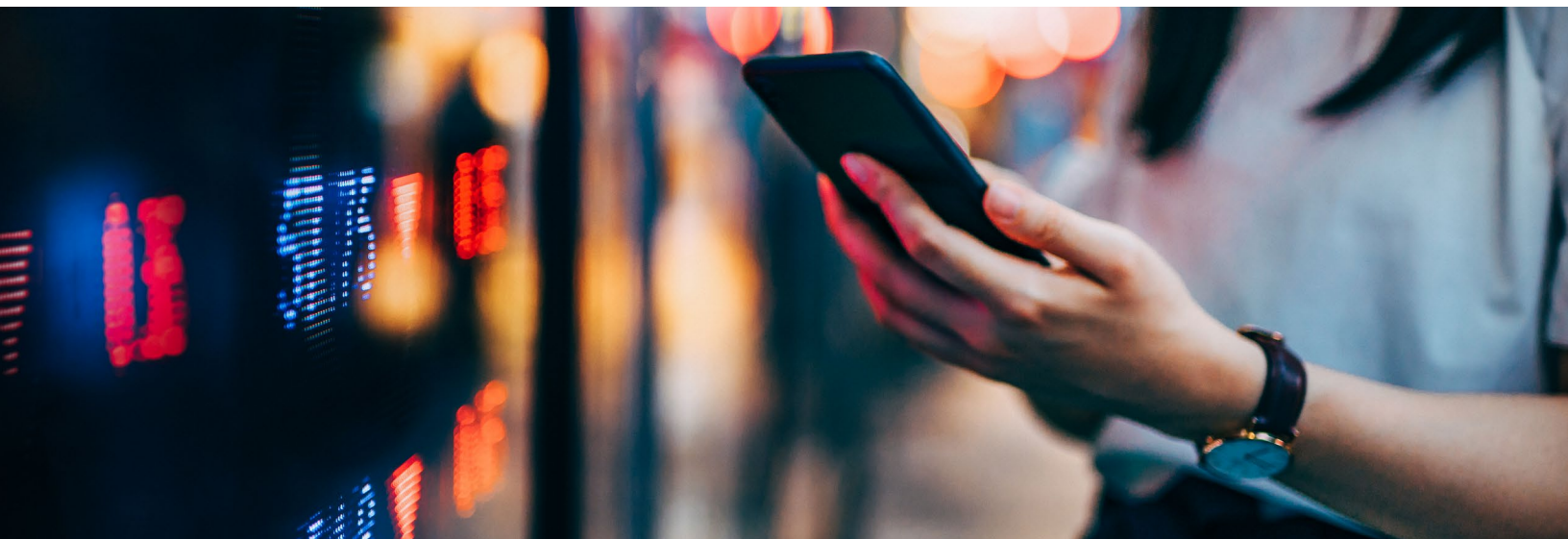
Take advantage of flexible loan capabilities that enable you to revitalize credit with customers who pay their card bills in full to compete with after-pay rivals.

- **Enrich functionality.**

Monitor and report performance in real time and take advantage of unique value-added services designed to grow customer loyalty or minimize chargebacks and fraud costs.

- **Connect to all major schemes.**

FIS employs more than 55,000 people and has offices all over the globe. This breadth of reach empowers Payments One Credit Services clients to extend and streamline services in different regions and reduce compliance burden associated with scheme changes, from a single version of code and a unified platform.







## Streamline and thrive

When all your card products and functions are on a single platform, you'll see that less really is more. By moving away from multiple disjointed systems and onto a single modern platform built for the complexity and pace of today's cards business, your business is more streamlined, transparent and efficient. Costs are reduced and better managed, and you're positioned to control your revenue streams in a way that suits your current demands and future strategic goals.

## Why partner with FIS to stake your card's claim in Digital Payments?

When FIS powers your cards business, you're supported by a global financial technology and services leader with expertise delivering payments and banking technology. We continually

invest to ensure our card services remain fully compliant and ahead of the latest innovations. As a Fortune 500 business, FIS ensures you'll always have a start-of-the-art cards platform you can rely on.

## Find out more

FIS can help you grow your card business, increase its profitability, decrease cardholder risk and gain new operational efficiencies.

To learn more [click here](#) or contact us at [www.fisglobal.com/contact-us](http://www.fisglobal.com/contact-us)



## About FIS

FIS is a leading provider of technology solutions for financial institutions and businesses of all sizes and across any industry globally. We enable the movement of commerce by unlocking the financial technology that powers the world's economy. Our employees are dedicated to advancing the way the world pays, banks and invests through our trusted innovation, absolute performance and flexible architecture. 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 ranks #241 on the 2021 Fortune 500 and is a member of Standard & Poor's 500® Index.

To learn more, visit [www.fisglobal.com](https://www.fisglobal.com). Follow FIS on **Facebook**, **LinkedIn** and **Twitter** (@FISGlobal).



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