



AUTHMAX PREFERRED CUSTOMER

Boost authorizations with a trusted fast lane to validate cardholders in good standing

Let's reimagine authorizations with streamlined payment card approvals that yield fewer false declines.

Staying top-of-wallet with your debit cardholders is a constant challenge. Unnecessary card declines elevate risk for transaction attrition, especially with recurring payments. Declining legitimate payment transactions of valued cardholders is nearly a worst case for issuers. Customer friction may cause a shift in cards at the top of the cardholder's wallet or, worse, cause the cardholder to replace the card on file. Unnecessary declines erode transaction revenue and reduce long-term customer value.

At FIS®, we know that it's frustrating when transactions unnecessarily decline and reduce the quality of customer experiences. We understand that it's difficult to get cardholders to update their payment details. That's why we've built a new way to ensure a merchant's best payments go through as often as possible. Based on the industry's largest data set, it allows preferred customer selection to streamline their card approval process, so transactions approve more often.



INTRODUCING AUTHMAX PREFERRED CUSTOMER

The FIS AuthMax Preferred Customer™

service leverages payment data to keep issuers' cards top-of-wallet by improving authorizations while reducing risk.

FIS works with merchants to establish criteria to identify trusted customers and route them to an authorization fast lane to reduce false positives.

Criteria are established to define a tenured consumer, considering length of relationship, consistent payment credentials, billing information and other parameters.

AuthMax Preferred Customer helps issuers keep top-of-wallet status

- Increase approval rates
- Earn more interchange
- Keep recurring transactions flowing
- Improve cardholder experience

WHY AUTHMAX PREFERRED CUSTOMER WORKS

As a card issuer, you're trying to make cardholder experiences as smooth and safe as possible each time a payment is made. Recurring payments should be an effortless part of their life that keeps their services up and running without any thought.

The FIS AuthMax Preferred Customer service leverages payment data from Worldpay and FIS to keep issuers' cards top-of-wallet by improving authorizations while reducing risk.

AuthMax Preferred Customer unlocks powerful synergies between the full transaction end-to-end environment, issuer and merchant. It creates value on every side of the transaction by increasing debit card approval rates and improving customer experiences.

By reducing chargebacks on certain transactions, merchants can salvage 20-50% of transactions that are AuthMax Preferred Customer eligible. Issuers agree to relax certain approval parameters since the merchant has identified that the cardholder is performing the transaction, while merchants agree not to represent any chargeback items.

AuthMax Insights

- **66%** of cardholders who have their card declined will take their business elsewhere
- Salvage **20-50%** of declined transactions that are AuthMax Preferred Customer eligible
- **Close the gap on card-not-present authorization rates** which average **85%**, compared to **96%** for card present

- Earn additional interchange from added transactions
- Merchants select their good-standing cardholders and accept the risk of chargebacks
- Improved merchant and issuer communication boosts authorizations
- Decline codes are bypassed for trusted customers
- Enabled by the industry's largest merchant data set and largest card issuer data set

Authorization is as easy as 1, 2, 3



LET'S REIMAGINE CARD PAYMENTS

FIS is the world leader in credit and debit card processing serving over 4200 financial institutions with 40 billion payments transactions annually.

Our best-in-class user experience delivers the confidence and the resources you need to grow and protect your financial institution. We offer a full portfolio of solutions that includes fraud, card production, network services and more.

FIS advances financial institutions to grow and thrive in the digital transformation revolution that requires an investment in digital-first and self-service tools that remove friction and deliver a seamless user experience to increase card usage and ensure the institution's card is top-of-wallet.

About FIS

FIS is a leading provider of technology solutions for merchants, banks and capital markets firms globally. Our employees are dedicated to advancing the way the world pays, banks and invests by applying our scale, deep expertise and data-driven insights. 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 is a Fortune 500® company and is a member of Standard & Poor's 500® Index.

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ADVANCING THE WAY THE WORLD PAYS, BANKS AND INVESTS™