



Infosheet

Power your customers'
digital capabilities with
Digital Experiences

FIS

More capabilities. More channels. More access and efficiency for small business and commercial card users.

Bank on digital technology

Digital technology has changed how cardholders engage and interact with financial institutions. Your employees have more ways to manage their money and handle transactions today — from making mobile deposits or transfers to communicating with you online.

Cardholders expect an efficient, supportive journey that ensures they'll get what they want when they want it — digitally.

Deliver exceptional, connected omnichannel digital experiences

Total Issuing™ Digital Experiences lets you quickly deliver digital experiences while incorporating more capabilities, more channels and more choices. Leverage a broad set of account or digital experience application programming interfaces (APIs). Use APIs to mix and match digital experiences that efficiently and cost-effectively address your requirements.

What's more, Digital Experiences relies on cloud-native, open APIs to provide more of what you and your cardholders demand: exceptional speed to market, easy integration and seamless omnichannel support for an extraordinary cardholder experience.

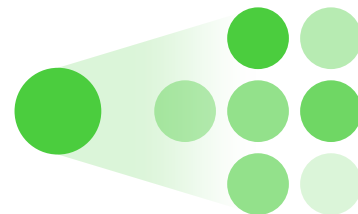
Unprecedented efficiency and flexibility

Digital Experiences offers broad flexibility to choose the experiences, channels and configurations that meet your needs.

Engaging digital experiences. Our digital APIs accommodate virtually any digital experience from card activation to digital card view.

Choice of channels. Cardholders want to interact and engage digitally via your website or native mobile apps. Choose your own mobile-first or Digital Web channels.

Flexible configurations. Build your digital channels using our digital APIs, or configure your own digital web channel with our experiences. Either way, you'll enjoy sophisticated workflows that simplify management and conform to your business policies.



Easy, fast and personalized. Keep your cardholders engaged, spending and satisfied.

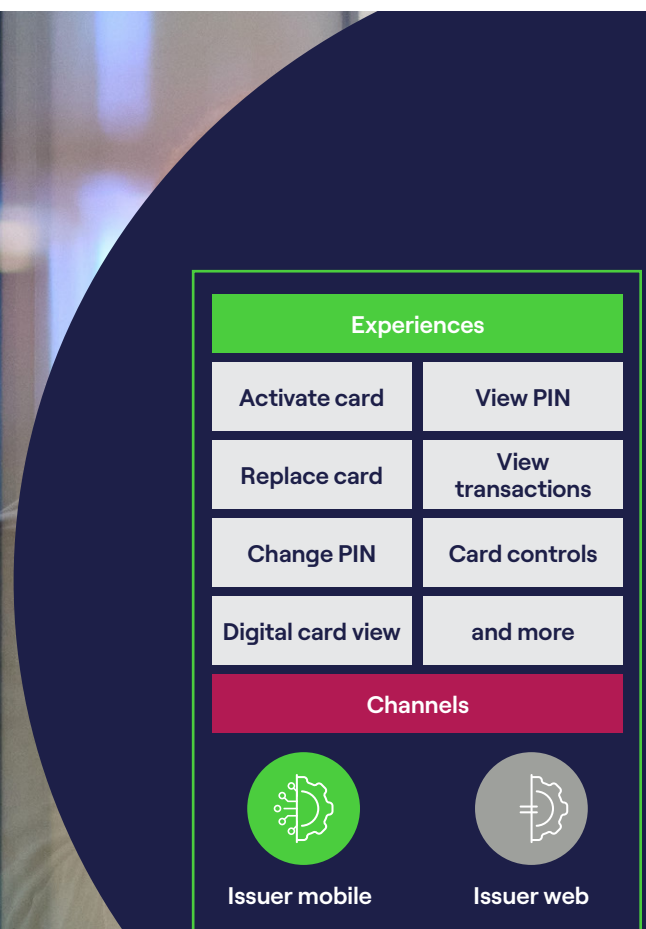


Benefits for you

- **Faster time to market.** Deliver prebuilt, off-the-shelf digital experiences quicker and more economically with our digital APIs. Plus, streamline your efforts using our Total Issuing™ Developers portal, sandbox and other tools.
- **Efficient, consistent omnichannel experiences.** Provide the same account information and capabilities across any digital channel — for a higher-quality cardholder experience.
- **Mix-and-match flexibility.** Enjoy optimal flexibility, integrating your choice of leading digital experiences into your own complex ecosystems.
- **Cloud native to grow with you.** Ensure exceptional innovation, agility and unmatched adaptability and scalability.
- **A proven single source.** Integrate with a variety of Total Issuing™ products and solutions to take advantage of process efficiencies and shared decision logic.

Benefits for your cardholders

- **More satisfying omnichannel experiences.** Enable cardholders to easily engage and interact with you through any digital channel.
- **Reduced friction.** Remove the friction of starting and stopping in various channels, which can lead to dissatisfaction and ultimately cost you business.
- **Wide range of digital experiences.** Give cardholders the ability to handle virtually any experience digitally — activate a card, freeze or unfreeze their card, replace their card, change a PIN and much more.
- **Ensure a superior customer experience.** Easily and economically provide digital experiences that are intuitive, individualized, reliable, secure and consistent across channels — for a better cardholder experience.



Digital Experiences APIs for Commercial*

PIN Management

- View PIN
- Change PIN

Card Control

- Freeze/unfreeze

Digital Card View

- Retrieve card number
- Retrieve card verification indicator

Activate Card

- Activate new chip card
- Activate new card

Replacement Card

- Retrieve card options
- Retrieve card

Snapshot and Activity

- Retrieve card details
- Retrieve customer profile information
- Retrieve customer list
- Retrieve customer accounts
- Retrieve case history details
- Retrieve account detail
- Retrieve features
- Retrieve activities
- Download activities
- Retrieve contact preferences

Our Digital Experiences are available in an array of combinations. This includes account APIs for account-related tasks, actions and activities. Plus, we offer APIs for other types of digital experiences — from card activation to digital card view. A digital access fee applies to all digital experience APIs.

*We will continually add digital experiences to address other needs and opportunities, and as new technologies become available for you and your cardholders.



Deliver a superior cardholder experience



Mobile app sign-on

Remembering she has a mobile app, Aditi signs on.

"I reported my card missing in my mobile app and could resolve things immediately when customer service opened in the morning."



Freeze/unfreeze

She chooses to freeze her card. The next morning, the contact center can see where she is in the process and stops authorizations.

"My bank froze my account to ensure no further transactions could go through."



Confirmation

Happy to have time to find her card, Aditi confirms a declined transaction with customer service and continues to check her app.

"I'm really pleased I can figure out which transactions are mine on my mobile app."



New card issuing

The next day, customer service issues a new card. Aditi receives an alert that the card has been requested and sent.

"The bank was very fast in notifying me and ordering a new card."



Digital Card View

She can see the new digital card in her app. She begins using it for e-commerce business purchases.

"It's convenient to have customer service see and understand where I am in the process, keep me informed through notifications and open a new card so quickly."

Digital Experiences APIs for commercial use cases

Aditi has just traveled overseas on vacation and remembers taking out her business credit card by mistake. Now it's late at night and when she returns, she can't find her card. She signs on to her mobile banking app and chooses to freeze her card so she can get a good night's sleep and then contact customer service in the morning.



How it works



Make it easy.

Provide efficient access, adding an authorized user to a business card account **instantly**.



Make it fast.

Stop potential unauthorized spend **immediately** with freeze/unfreeze card controls.



Make it personalized.

Open the commercial app to **customize** a business user's card controls.



Control card safety.

Receive a text that a purchase was declined due to a card control setting, and be able to **quickly** remove the control to complete the purchase.



Control card usage.

Commercial cardholders can set their cards to **conveniently** manage potentially unauthorized use.



Manage a lost card.

When a business credit card is missing, be able to request a new one digitally (and not have to call anyone!).

[Learn more](#)

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

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.



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pays, banks and invests™**