

FIS™ Commerce Application is a mobile wallet app for iOS and Android that allows users to load credit and debit cards, see transactions and balances, get alerts, and more – including contactless payments on Android.

FIS Commerce Application complements the mobile banking app experience while delivering the security and trust members expect from their financial institution.

CONVENIENT | SIMPLE | FAST | SECURE | MOBILE

As mobile payments move from novelty to necessity, the most influential and customer-focused financial institutions must have a strong presence in mobile payments solutions to move their payments strategy forward and resonate with their customers for years to come. FIS Commerce Application provides the tools needed to jump ahead with mobile payments:

- No need for financial institutions to develop their own app
- Consistent, secure experiences for customers
- Easily meet important mandates, such as the Visa Transaction Alerts mandate.
- Reduce fraud and increase spend with real-time alerts and card consolidation

U.S. mobile wallet market is expected to exceed \$4 trillion by 2021*



The number of retailers offering mobile payments options will continue to increase

FIS Commerce Application

Convenience via mobile payments

Make Your Card More Powerful

Contactless Payments – Utilizing NFC technology already built into their smartphone, your users can pay with their mobile FIS Commerce Application wherever contactless payments are accepted.

Brand Recognition – With your very own branded FIS Commerce Application, your users can rest assured that their information is being safeguarded by a familiar name they trust.

"Top-of-phone" Status – FIS Commerce Application makes it easy for your users to pay with their cards issued by your institution. The app gives your institution card's preferred status when loaded into the app.

All-in-one Payments Solution – FIS Commerce Application is compatible with all FIS processed credit and debit cards.

Real-time Alerts – Users will have peace of mind via real-time transaction alerts.

Transaction Information – Your users will now be able to easily keep their finances organized by viewing their transaction history – as well as seller details for each payment method they have loaded into their app.

Locator – FIS Commerce Application removes uncertainty by allowing users to find locations near them that accept contactless payments, or easily locate your closest branches and ATMs.

In-app Card Controls – Users will be able to proactively prevent fraudulent activity on their cards by giving them the ability in-app to turn their account on or off.

Biometrics – Users can quickly log into the FIS Commerce Application with their thumbprint or through facial recognition — bypassing the need to enter a user name and password.

Financial Institution Benefits

- Stay competitive in a payments industry that is innovating at a rapid pace
- Connect directly with the consumer instead of passing the end relationship to a technology provider
- Top of phone engagement
 - o Keep card in first position by becoming default Tap & Pay app for Android
 - o Influence your card to become top of Apple Pay
- Reduce fraud by 37% with real-time alerts
- Increase activity by 13% on cards through card consolidation



Top-of-phone status increases engagement and ensures you stay top-of-mind with your consumers

> 77% of consumers only download apps from brands and institutions they trust

FIS Is a Trusted Partner

When you're looking to stay competitive it is important that you find a trusted partner who understands your needs and can help you differentiate yourself from the rest. With FIS Commerce Application, consumers can make secure digital payments through NFC (Android), see real time alerts, and perform light account management. The FIS Commerce App complements the mobile banking app experience while delivering the security and trust members expect from their financial institution.

Get Started Today

For more information on the FIS Commerce Application, please call 800.822.6758 or email getinfo@fisglobal.com.