



# PROVISIONING HUB

## Simplifying the digital card experience



### **WHAT IS PROVISIONING HUB?**

Provisioning Hub accelerates online checkout by allowing cardholders to provide card credentials one time for use across their favorite card-on-file merchants and mobile wallets through their banking app.



# SIMPLIFYING THE DIGITAL CARD EXPERIENCE

## No more reaching for your card or remembering card credentials

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By streamlining and leveraging the secure and direct connection from a cardholder's financial institution, any updates to cards or personal information can be updated from one source – the financial institution – for any connected payment channel at the merchant, e-commerce provider or mobile wallet.

## Simplify how your cardholders shop

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Encourage cardholders to use their card as a 'set-it and forget-it' for all their online purchases. This allows for less disruption through the checkout process which boost revenue and transaction volume.

## Be the card of choice for guest checkout

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Enable your cardholders for click to pay, which can help your card become their preferred card for online shopping. This will automate updating of payment credentials and enhance the cardholder experience.



**Up to 23 steps to checkout globally. Average checkout time globally is 2 minutes, 39 seconds and rising.\***



# THE BENEFITS

## Benefits of adding the Provisioning Hub to your digital experience

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### Increase usage

Enable cardholders to use accounts immediately after account approval and creation. Gain top of wallet by encouraging cardholders to save their card with merchants and wallets



### Encourage recurring transactions

When preferences for default payment method are selected, cardholders can set-it-and-forget-it and boost revenue



### Grow purchase volume

With a streamlined process, cardholders will be able to put their card in more places



### Transaction revenue

Accelerate via instant eCommerce and mobile POS utilization

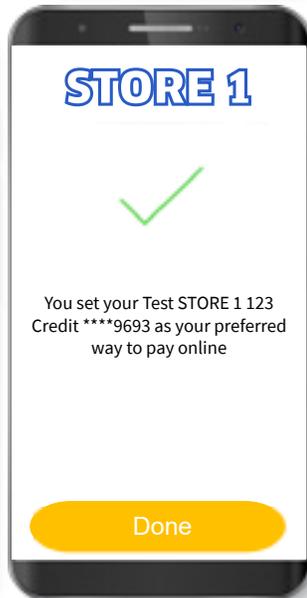
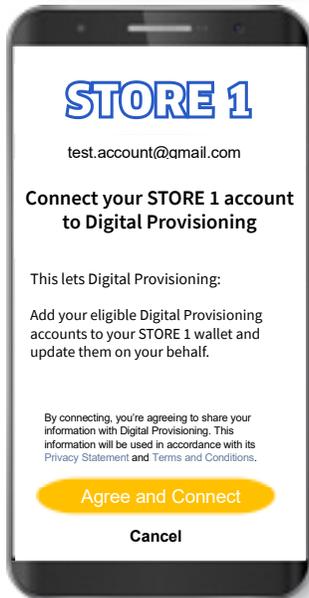
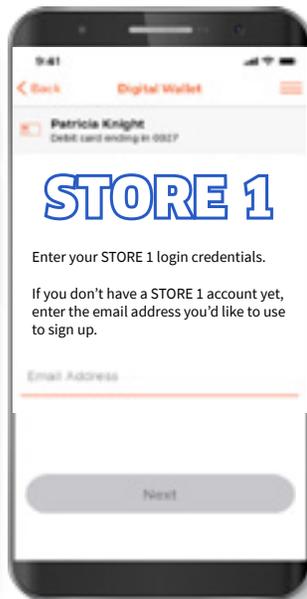
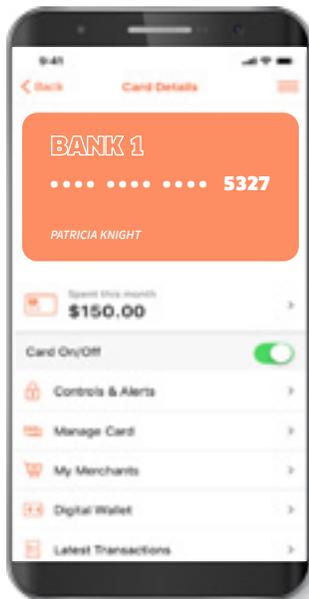


### Card-on-File

Proactively promote assigning card-on-file credentials for subscription-based services, recurring billers, eCommerce merchants and mobile wallet

# HOW IT WORKS

## Provisioning Hub replaces form filling with greater security and simplicity



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. FIS is a proven partner who works with financial institutions to modernize card processing by offering end-to-end solutions to stay ahead of the curve and competitors.

### Shop Faster and Smarter with Provisioning Hub.



\* <https://www.pymnts.com/study/checkout-conversion-april-2018/>

## About FIS

FIS is a leading provider of technology solutions for merchants, banks and capital markets firms globally. Our more than 55,000 people 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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PAYS, BANKS AND INVESTS™**