



# NYCE<sup>®</sup> PAYMENT NETWORKS

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Your Strategic Partner in Payments

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## EFFICIENCY, CONVENIENCE AND SECURITY

NYCE Payments Network®, LLC (NYCE), an FIS™ company, is the strongest network partner to enhance the power of your financial institution's brand and optimize net revenue, innovation and service for you and your customers. NYCE's strategy is to deliver real-time payments within a secure, flexible payments infrastructure tailored to meet the evolving needs of financial institutions. NYCE is distinguished by a long-standing culture of thought leadership, proven by numerous "firsts" in payments throughout its more than 30-year history. As a FIS company, NYCE is supported by the most complete suite of payment solutions available, and FIS' worldwide employees are passionate about moving our clients' business forward. With NYCE, capitalize on the efficiency, consumer convenience and security of electronic, real-time payments.



# BENEFITS OF NYCE PARTICIPATION

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- Consistent strategic focus on meeting your needs
- Industry-leading interchange rates on point-of-sale (POS), eCommerce and On-Demand Payments for all charters and sizes
- A wide range of payment services, with and without a PIN, supporting multiple form factors from cards to wallets and wearables
- Easy implementation – NYCE already connects to every financial institution processor in the U.S. and Puerto Rico, streamlining the implementation process
- Complimentary marketing support materials





## NYCE Firsts in Payments:

- Introduced PINless POS, speeding up payment for consumers at retail locations\*
- First U.S. domestic debit network to go live with tokenized transactions
- Launched PayNet<sup>®</sup>, the faster payments network that supports P2P solutions such as FIS People Pay and Early Warning's Zelle<sup>®</sup>

## POS SOLUTIONS

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NYCE delivers superior value to you with industry-leading POS interchange as evidenced in the Federal Reserve's annual Payments Study. Through an industry-leading processing network, coupled with stand-in processing requirements, NYCE ensures your customers' transactions work the first time. Additionally, the number of NYCE POS locations in the U.S. continues to grow with the deployment of more PIN- accepting, EMV-compliant terminals. With NYCE, build your brand by offering efficient, secure and customer-convenient electronic, real-time payments supported by:

- **NYCE's Net Economic Value: Market-leading interchange and low transaction and support fees**
- **Superior NYCE Network POS Approval Rates**
- **Use of leading-edge industry enhancements such as tokenization and contactless technology**

To augment the organic growth of NYCE POS locations, NYCE has expanded debit card acceptance with NYCE's PINless POS service, all while ensuring market-leading net economic value for you.

# eCOMMERCE SOLUTIONS AND ON-DEMAND PAYMENTS

In collaboration with Amazon, the world's largest online merchant, NYCE supports your brand by offering a unique, financial institution-branded experience in which your name and logo are displayed throughout the checkout process. NYCE continues to develop its eCommerce merchant base, enabling your consumers to use their debit card or wallet at online merchants without entering a PIN or signature to complete the purchase. Since a PIN is not entered, liability for eCommerce transactions remains with the merchant.

NYCE On-Demand Payments are a comprehensive family of "card not present" transactions that facilitate the electronification of payments generally performed with checks and/or ACH. These solutions provide the benefits of real-time processing, cost reductions and new income opportunities. NYCE's suite of On-Demand Payments enables you to receive interchange income from sources that would otherwise generate an expense to your institution, including:

- **Direct Bill Payment**
- **Account Funding**
- **Rebates and Refunds**
- **A2A, B2B, B2C and P2P Transfers**





## **RISK MANAGEMENT SOLUTIONS**

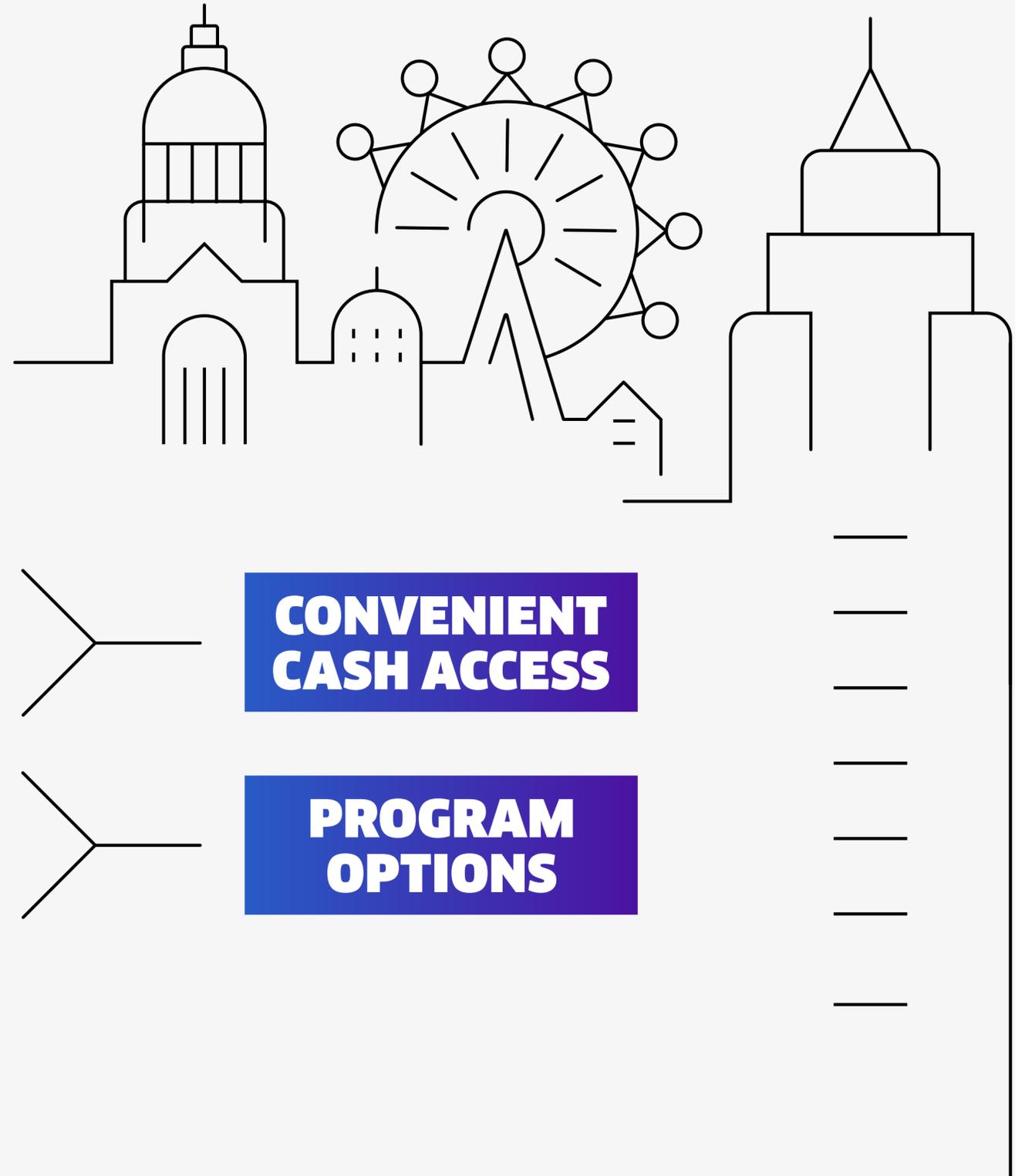
NYCE's Risk Management Solutions package includes two core features: Risk Monitoring Service (RMS), created in association with FICO, and the FICO® Card Alert Service. RMS is a real-time solution that analyzes incoming transactions to help detect suspicious debit card activity using three, unique Falcon Fraud scores. With a flexible rules engine, RMS makes real-time decisions based on these scores, and can potentially deny fraudulent transactions as they occur. The scores can also be delivered to an issuer's electronic fund transfer (EFT) processor to complement an existing fraud strategy. Card Alert Service leverages consortium data by receiving fraud reporting from NYCE and other EFT networks to provide "point of compromise" identification when fraud occurs, and reports suspected counterfeit cards to you so you can take action prior to losses occurring. The Card Alert Service is also fully integrated with the NYCE RMS platform, making this industry standard an even more robust tool. To enhance your risk mitigation strategy, you may also opt to use NYCE's iCVx Verification and Authorization Blocking services.

# ATM SOLUTIONS

NYCE's ATM solutions support your need to provide comprehensive network payment services. NYCE has consistently provided value by maintaining an interchange structure that yields lower expense than other major network providers. Your consumers will experience total convenience with access to more than 90 percent of U.S. ATMs, plus access to ATMs at U.S. military bases worldwide through NYCE's partnership with AFFN®. Optional programs include:

- ✓ **Surcharge-free ATMs**  
NYCE's Surcharge-Free Program, SUM®, offers surcharge-free cash withdrawals at thousands of ATMs throughout the U.S. for a cost-effective way to build your ATM footprint: SUM is distinguished by its per transaction pricing and flexible ATM participation options.
- ✓ **Shared Deposit ATMs**  
Enroll in this no-cost program to enable your cardholders to make deposits at thousands of NYCE ATMs, and to earn additional interchange when NYCE cardholders make deposits at your ATMs.
- ✓ **Gateway Services**  
If you need access to another surcharge-free network, use NYCE's Gateway Service to take advantage of a single online interface and single point settlement.

NYCE also supports Valued Media transactions and contactless access at ATMs.



# NYCE IS YOUR STRATEGIC PARTNER IN PAYMENTS

You can rely on ATM and POS locations nationwide, as well as eCommerce, On-Demand Payment and Mobile Services driven by a network switch with uninterrupted availability. NYCE is connected to all major EFT processors and our two full-service datacenters provide mission-critical services, providing maximum convenience for you and your consumers. Everything we do at NYCE is backed by customer service that's consistently rated among the best by our network participants.

- ✓ **Provide Superior Economic Value**  
NYCE delivers high interchange revenue and superior net economic value with low transaction costs, while continually looking for ways to provide you with new sources of revenue.
- ✓ **Innovate and Deliver Third-Party Innovations**  
NYCE has a history of driving innovation, with many solutions that are in the market today, such as PayNet, the SUM Surcharge-Free program and eCommerce. Additionally, NYCE and its parent company, FIS, play leadership roles in multiple industry groups to help shape the future of payments.
- ✓ **Champion Your Interests**  
We never lose sight that NYCE succeeds only when you succeed. This drives our commitment to thought leadership, operational excellence and innovation that champions your business and keeps you competitive in today's dynamic and challenging industry environment.

**SEAMLESS. SIMPLE. DIGITAL. SCALABLE.**

NYCE earned the distinction of being a leading U.S. payments network and offers nationwide acceptance to your customers at:

- POS locations
- eCommerce retailers
- On-demand merchants supporting direct bill payments, rebates and refunds, and A2A, B2B, B2C and P2P Transfers
- ATMs

# CONTACT US

For more information, please contact your NYCE representative:



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[www.nyce.net](http://www.nyce.net)

## 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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ADVANCING THE WAY THE WORLD  
PAYS, BANKS AND INVESTS™



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