The new digital ecosystem: Shaping the future of personalized commerce

Unlock value with bundled banking solutions

Start exploring now

In a world of constant connection, member expectations have fundamentally changed. People now demand seamless, intuitive and personalized financial experiences that fit effortlessly into their digital lives. For banks, credit unions, fintechs and retailers, meeting these expectations requires more than just individual products; it demands a fully integrated digital ecosystem.

How can credit unions deliver this level of service while driving growth and efficiency? The answer lies in a unified approach. With the acquisition of Global Payments' Issuer Solutions (formerly known as TSYS), FIS creates a next-generation suite of solutions designed to power innovation and agility: **FIS® Total Issuing™ Solutions**.

By bundling core, debit and credit capabilities, we provide a solution that transforms the member experience at every touchpoint. This e-book follows the journey of a modern member, Michelle, to illustrate how this integrated ecosystem works in the real world. Follow along to see how FIS delivers the seamless, value-driven experiences that build lasting loyalty and prepare your institution for the future of commerce.

Meet Michelle: The modern banking customer

Michelle is a digitally savvy cardholder who expects seamless, personalized banking experiences. She manages her finances across two different financial institutions, always looking for the best combination of convenience, security and rewards.

However, she now faces a critical moment of friction: she has lost her debit card for her primary financial institution, Credit Union A. How can Credit Union A ensure it remains her top choice as she navigates this disruption?

Throughout her journey, her needs evolve and illustrate how the unified capabilities of Total Issuing™ Solutions transform everyday banking into an intuitive, value-driven experience. Follow along as we explore how an integrated ecosystem empowers Credit Union A to anticipate Michelle's needs, strengthen her loyalty, and grow with her at every stage of her financial life.

Proactive engagement with data insights

How can a financial institution retain members when those members run into challenges with their products, or when loyalty starts to waver? The key is to identify behavioral shifts as soon as they happen, and respond with practical solutions.

When Michelle loses her Credit Union A debit card, she stops using it and begins transferring funds to a different financial institution.

FIS' analytics capabilities provide the tools to detect these critical changes instantly. This empowers Credit Union A to move from a reactive position to a proactive one, by reaching out to Michelle to deliver timely and relevant offers that keep her engaged with her debit card.

Responding with relevance to strengthen loyalty and engagement

Insights are only as powerful as the actions they inspire. Once you detect a shift in member behavior, how do you respond effectively? Credit Union A utilizes their FIS cardholder marketing service to enhance cardholder interactions. Moving beyond observation, Credit Union A can now launch a targeted campaign that re-engages inactive users.

Instead of a generic notification, Michelle receives a personalized incentive via email to start using her debit card again. The message provides clear instructions on how to redeem by downloading the credit union's mobile app.

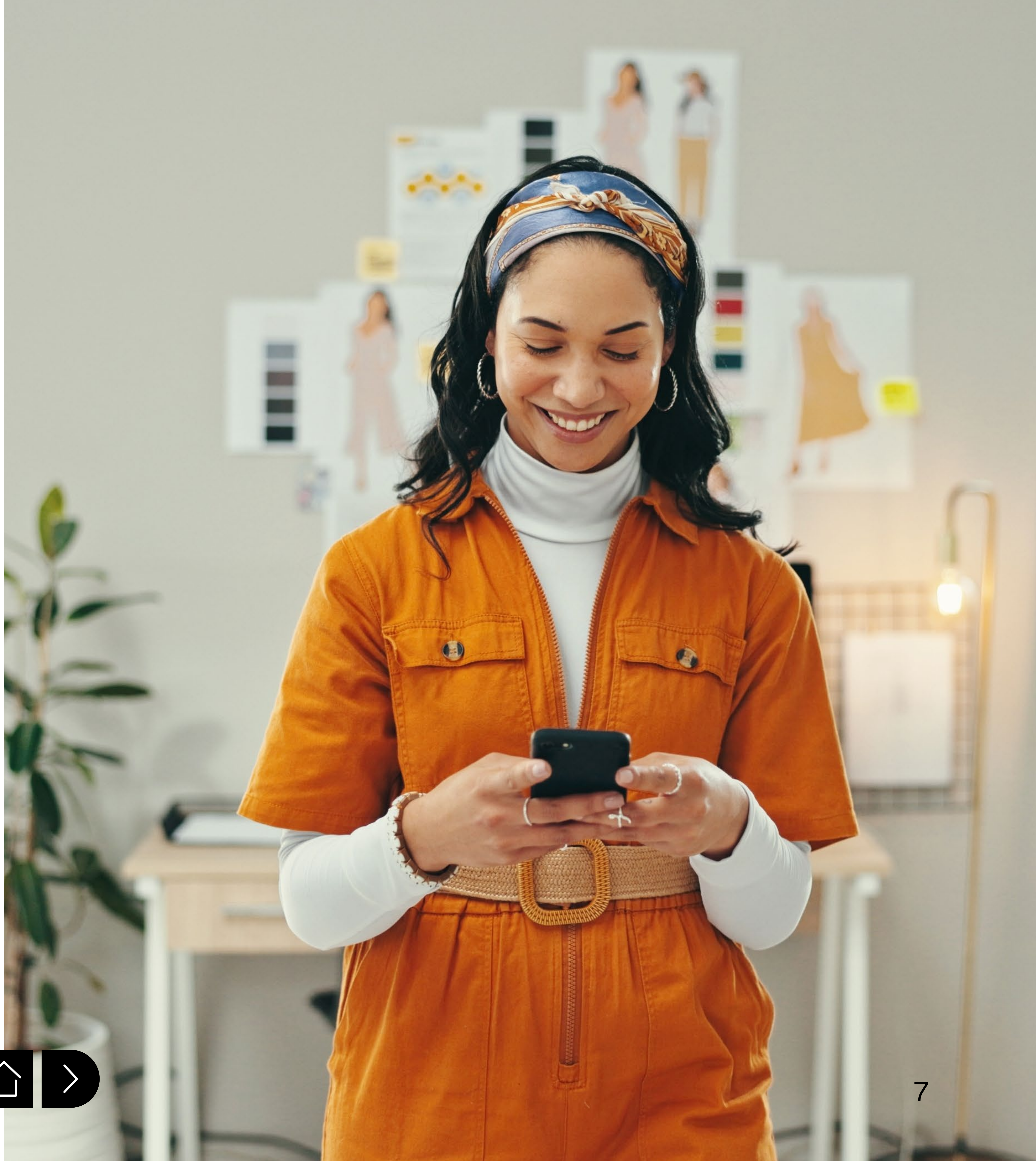
Motivated by the reward, Michelle downloads the app but immediately hits a roadblock: she's lost her physical debit card from Credit Union A and can't redeem the incentive. Normally, this would halt her progress, but the mobile app – powered by FIS – turns this moment of friction into a service opportunity. In seconds, she reports the card as lost, prompting Credit Union A to issue a digital replacement directly to the mobile app. She redeems her incentive and resumes spending seamlessly.

Driving transaction activity for digitally issued cards

Digitally issued cards are a powerful tool, but their value diminishes if cardholders do not use them. How can financial institutions solve this “last mile” problem and ensure new digital cards are activated and used for transactions? The answer is push provisioning.

Delighted to receive an instant replacement card in her mobile app, Michelle can now use the sophisticated capabilities within FIS’ mobile offering to seamlessly provision that card to Apple Pay, her preferred mobile wallet. This single action bridges the gap between issuance and usage.

For added peace of mind, the app also empowers Michelle to take control of her account security. She can scroll through her transaction history to confirm no fraudulent activity occurred on her lost card. By placing these tools directly into the member’s hands, financial institutions can significantly reduce friction, increase satisfaction and build lasting trust.



Bridging the physical and digital experience

While digital issuance offers immediate benefits, we operate in a world where physical cards are still essential. How can financial institutions create a consistent, high-quality experience across both physical and digital channels?

The answer lies in integrating them. When Credit Union A digitally issues Michelle's new debit card, it also mails a physical card with the same PAN. The credit union notifies her and directs her to the mobile app, where she can track the shipment of her new physical card in real time using the card tracking capability from FIS.

This level of transparency is a powerful tool for building trust and a sense of security. By using digital tools to enhance the physical card experience, financial institutions can demonstrate their commitment to the member, reduce uncertainty and strengthen the overall relationship.

Proactive cross-selling with FIS analytics and credit origination capabilities

How can you deepen member relationships by offering the right product at the right time? True cardholder longevity comes when a financial institution anticipates its members' future needs, rather than merely meeting their current ones. This requires moving beyond transactional interactions to predictive personalized engagements.

After months of responsible debit card use, FIS analytics identifies Michelle as a strong credit card candidate. Credit Union A immediately and proactively invites her to apply via mobile app. With FIS credit card origination, Michelle is quickly approved, unlocking new rewards for her and driving organic growth for the credit union.

Embedding rewards across the banking relationship

How do you create a rewards program that not only attracts members but actively builds loyalty across your entire product portfolio? The most effective loyalty programs are not siloed; they are woven into the fabric of the member's complete financial life, creating value with every transaction.

Now that Michelle has both a debit and credit card with Credit Union A, her ability to earn rewards is amplified. Her new credit card is powered by Total Issuing™ Solutions, while FIS' loyalty solution provides a unified view of her rewards across all products. Michelle earns rewards on both transactional (e.g. points on purchases) and non-transactional behavior (e.g. increasing the minimum balance in her checking account), across her debit and credit card relationships.

This integrated approach drives top-of-wallet behavior and deepens her loyalty, keeping the credit union central to her financial life.

Instant rewards redemption

How often do loyalty points sit unused because the redemption process feels too cumbersome or overwhelming? For a rewards program to drive genuine engagement, it must offer immediate value at the right moment.

Michelle experiences this first-hand when she redeems her loyalty points instantly at checkout using FIS' loyalty "pay with points" capability.

Whether she is at a gas station or shopping online, she can use her points as currency. This frictionless experience allows Michelle to recognize the value of her banking relationship as often as she pays with points.

By enabling real-time redemption at thousands of merchants, you not only enhance the cardholder experience, but also solve a critical business challenge: reducing dormant points liability.

Fueling small business growth with integrated solutions

How can you extend your relationship with a member from their personal finances to their professional ambitions? As members grow, their financial needs evolve.

In Michelle's case, she decides to fulfill a long-cherished dream of becoming a small business owner. With her new venture underway, Michelle needs more than just a personal credit card. Credit Union A provides a tailored solution through Total Issuing™ Solutions to give her the purchasing power and flexibility her business requires. She also manages expenses with ease through advanced reporting and spending controls.

By providing integrated tools that streamline financial operations and improve visibility, Credit Union A empowers Michelle to focus on growing her business. Credit Union A is creating a strategic partnership that fosters a deep, long-term relationship spanning her entire financial life.

Streamlining international payments for a global marketplace

As Michelle's business expands, she needs to pay international suppliers. How can she navigate the complexities of cross-border transactions without facing high fees and long settlement times? Traditional methods are often slow and expensive, creating a barrier to global commerce for small businesses.

To solve this, Credit Union A leverages FIS' partnership with Circle to offer an innovative international payment solution. Michelle can now send and receive payments through stablecoin. This modern approach to treasury management enables her to move money across borders quickly, securely, and with significantly lower fees.

By providing access to cutting-edge digital asset technology, Credit Union A empowers Michelle to compete in the global marketplace, streamline her operations, and build a truly international business.

Building the future of customer relationships

How do you prepare your institution for the future of commerce while meeting the evolving needs of your members today?

Michelle's journey demonstrates that the answer lies in a unified, data-driven ecosystem. From detecting the first signs of behavioral change to delivering instant solutions and integrated rewards, Total Issuing™ Solutions empowers you to support every stage of the member lifecycle. By integrating core banking, debit, and credit capabilities, you go beyond simple transactions to deliver meaningful, personalized experiences. This holistic approach not only resolves friction but actively deepens loyalty, turning everyday interactions into opportunities for lasting growth.

In a rapidly changing digital landscape, your ability to anticipate needs and deliver value in real time is what sets you apart.

Ready to transform? Explore how our integrated ecosystem can help you build stronger relationships and drive sustainable growth.

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.

About FIS

FIS is a financial technology company providing solutions to financial institutions and businesses. We unlock financial technology to the world across the money lifecycle underpinning the world's financial system. Our people are dedicated to advancing the way the world pays, banks and invests, by helping our clients to confidently run, grow, and protect their businesses. Our expertise comes from decades of experience helping financial institutions and businesses of all sizes adapt to meet the needs of their customers by harnessing where reliability meets innovation in financial technology. Headquartered in Jacksonville, Florida, FIS is a member of the Fortune 500® and the Standard & Poor's 500® Index. To learn more, visit FISglobal.com. Follow FIS on LinkedIn, Facebook and X.

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