



Move money to make money with your debit payments network

Unlock new revenue by solving
3 top challenges for card-issuing
financial institutions



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Could you get more from your debit payments network?

As a debit card issuer, you're under pressure to move money quickly and safely for your customers and make money for your business, too. Imagine if a payments network could help you excel on both fronts.

You expect a good deal on interchange rates and network fees. But today, you need your debit network partner to deliver so much more.

You need help providing frictionless, real-time payment experiences that keep your debit cards top of wallet. You need to keep authorization rates up and fraud risk down. And you need to increase card transaction volumes while engaging customers, protecting their payments and driving usage, revenue and growth.

It's a tall order and there are many obstacles in your way. But in just a few pages, you'll learn how a modern payments network will help you meet your three most pressing challenges and unlock more rewarding access to real-time payments.

**It's time to move more money to make more money.
Are you ready?**





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Challenge #1

Increased competition for debit cardholders

Banking is becoming more saturated and competitive. Now more than ever, it's easier for consumers to switch banking providers with immediacy, making it harder to retain debit cardholders.

And today's debit cardholders are smarter than ever before. They expect you to help them move money safely and efficiently with convenient, personalized and seamless card services 24/7.

New and dynamic fintech competitors are springing up to meet these expectations – and you can't compete without offering a truly versatile debit card. The more everyday transaction types you support for consumers, from bill payment to refunds, the less likely they are to reach for a competitor's card.

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Challenge #2

Greater operational demands

As you process more and more transactions, you're under pressure to retain your most valued cardholders. You can't allow your payment operations to underperform and let you down.

Whether a cardholder is shopping in a new store or overseas, false declines of debit card transactions introduce unnecessary friction to the customer experience. When cards are wrongly declined too often, they are soon shelved at the back of the wallet.

Financial institutions need payment networks that run at the peak of their powers, all the time, with seamless and secure connectivity – and high authorization rates for valid card transactions.





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Challenge #3

Rising losses from card fraud

The exponential growth of online transactions has led to a huge increase in instances of card-not-present fraud. Without keeping a close eye on transactions 24/7, debit card issuers risk missing suspicious activity, losing money to bad actors and denting the confidence of customers.

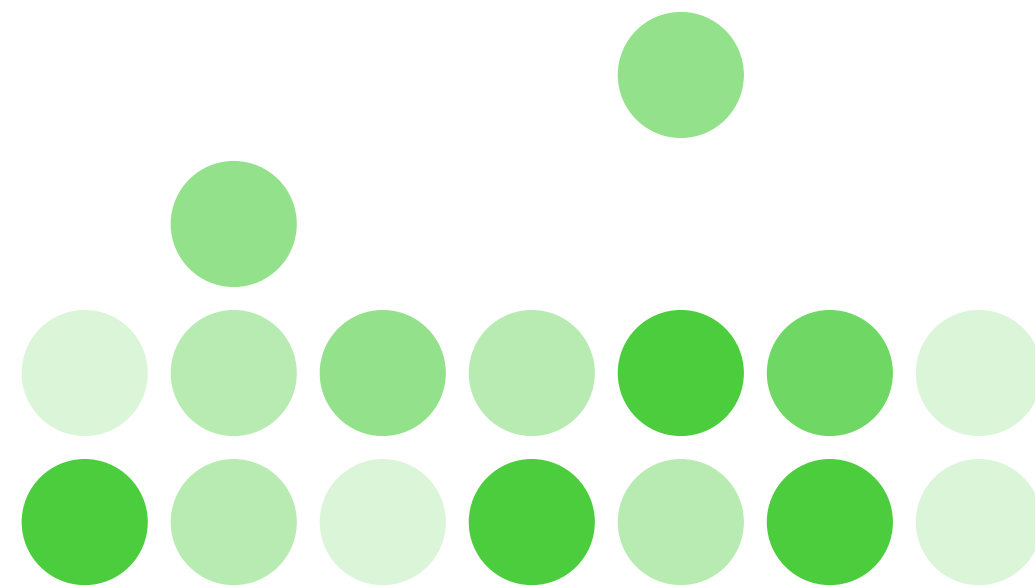
How can you protect your financial institution and your cardholders while maintaining a frictionless customer experience?

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A key decision – your choice of payment network

Financial institutions want to optimize revenue while gaining access to innovative solutions that improve the cardholder experience – and payment networks play a key role.

Choosing a network that offers the payments services your cardholders expect, the technology you need to advance and the expertise to manage regulatory and security requirements is important. With so many networks to choose from, it's a decision that shouldn't be taken lightly.





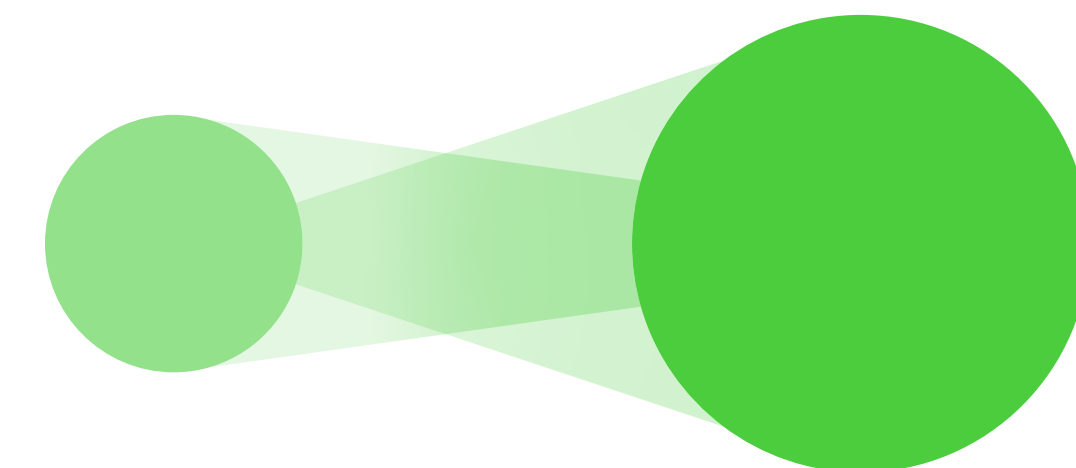
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Unlock competitive advantage with a payments network from FIS

Make the right decision about your payments network by choosing to work with FIS®. For banks of all sizes, we provide **NYCE® Payments Network**, which gives customers secure, real-time access to their money at thousands of ATM and millions of point-of-sale (POS) locations across the U.S.

And through **CULIANCE®**, we do the same for credit unions, offering the country's largest surcharge-free ATM network, as well as a similarly extensive POS network.

In both cases, we offer you attractive interchange rates and lower network fees. But we also believe that, for competitive advantage, you need your debit card network to work harder. On that front, you can be sure that FIS delivers in spades, with three clear responses to your top three challenges.



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Response #1

Reach the top of more wallets with flexible debit services

As well as powering transactions at ATMs and POS, a payments network from FIS will also support a whole family of card-not-present, real-time transactions across cards, wallets and wearables.

Now you can make your debit card services indispensable to customers or members and get multiple new income opportunities, too.



NYCE and CULIANCE make it easy for debit cardholders to:

- Pay all types of bills for residential services in real time
- Get real-time refunds on purchases
- Make real-time funds transfers to their own accounts, or those of friends or family
- Receive loan proceeds and insurance payouts
- Access a rich, elegant and seamless digital experience from all their devices



FIS helped a merchant identify and correct errors in merchant category codes (MCCs), resulting in a **20%** increase in auth rate and an over **500%** increase in approved transactions.

We also helped an acquirer remove extraneous information from their online messages. Consequently they were able to make more than **240,000** extra new approvals over the next **30 days**.

Supporting merchants and acquirers in this way helps the entire card payments ecosystem, enabling card-issuing financial institutions to improve their own customers' experiences and income, too.



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Response #2

Raise authorization rates with expert support and AI

With powerful AI solutions and extensive manual analysis, a dedicated and expert team at FIS constantly monitors authorization rates for debit card issuers, acquirers and merchants, and proactively identifies and addresses problems.

By optimizing auth rates as a result, we help financial institutions increase transaction volumes and reduce friction to drive revenue, while making sure transactions are consistently safe, secure and valid.

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Response #3

Reduce fraudulent transactions with innovative risk solutions

FIS partners with leading fraud technology providers to offer issuers innovative, real-time risk management solutions and services.

As a result, your financial institution can strike the right balance between reducing the frequency of fraud and rapidly processing valid transactions. So, you can both minimize fraud costs and maximize customer satisfaction and loyalty.



With a payments network from FIS:

- Real-time solutions **monitor** and **detect suspicious activity** around the clock and show where payment card data is vulnerable to interception or theft.
- Authorization blocking services give you the **ability to set rules**, for example to block certain MCCs or problematic merchants.
- Consulting services help you **refine your fraud strategy** and apply **best practices** to fraud management, analytics and rules management.

Client support

- Simplified maintenance and streamlined implementation processes
- Dedicated client relations support team

Operational efficiency

- Best-in-class approval rates
- Proactive and ongoing effort to correct false declines
- Dual-node architecture providing redundancy, peace of mind and 100% uptime, exceeding 99.99% transaction time SLAs

Risk mitigation

- Real-time risk monitoring
- Card alert service, iCV verification service and authorization blocking

Quick and easy integration

- No need to reissue debit cards
- Interfaces with your EFT processor
- Minimal implementation tasks for your staff

Seamless cardholder experience

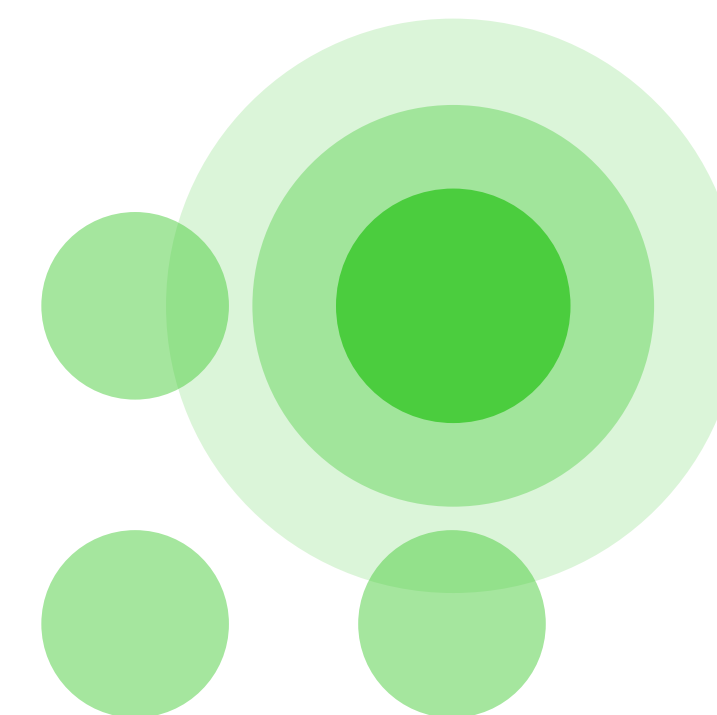
- Cards working as they do today
- Functionality remaining the same
- No disruption to cardholder experience



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Unlock a strategic partnership for debit payments

With the right payments network, your financial institution can improve customer reach, reduce fraud, optimize authorization and ultimately gain more revenue opportunities. Get in touch to learn how a strategic partnership with FIS can help you keep money moving seamlessly and safely, for a competitive edge in today's dynamic and challenging industry environment.



FIS payments networks help move money quickly and safely for debit cardholders and make money for your business.

Our **technology** powers the global economy across the money lifecycle.



Unlock seamless integration and human-centric digital experiences while ensuring efficiency, stability, and compliance as your business grows.



Unlock liquidity and flow of funds by synchronizing transactions, payment systems, and financial networks without compromising speed or security.



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, businesses and developers. We unlock financial technology that underpins the world's financial system. Our people are dedicated to advancing the way the world pays, banks and invests, by helping our clients confidently run, grow and protect their businesses. Our expertise comes from decades of experience helping financial institutions and businesses adapt to meet the needs of their customers by harnessing the power that comes when 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 (@FISglobal).



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**Advancing the way the world
pays, banks and invests™**

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