



Roadmap to optimal card operations

How to drive digital transformation and unlock growth with a card payments ecosystem



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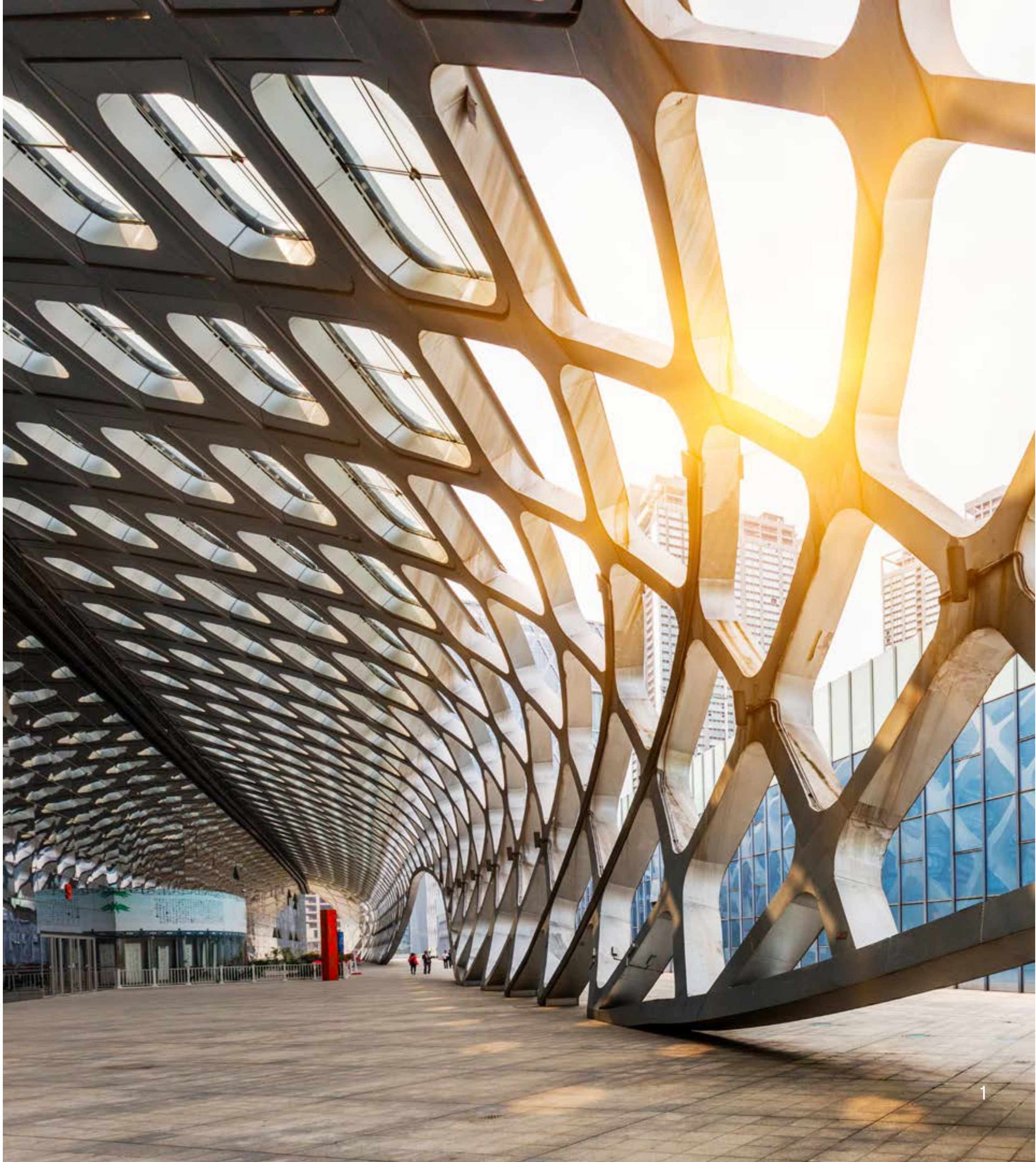
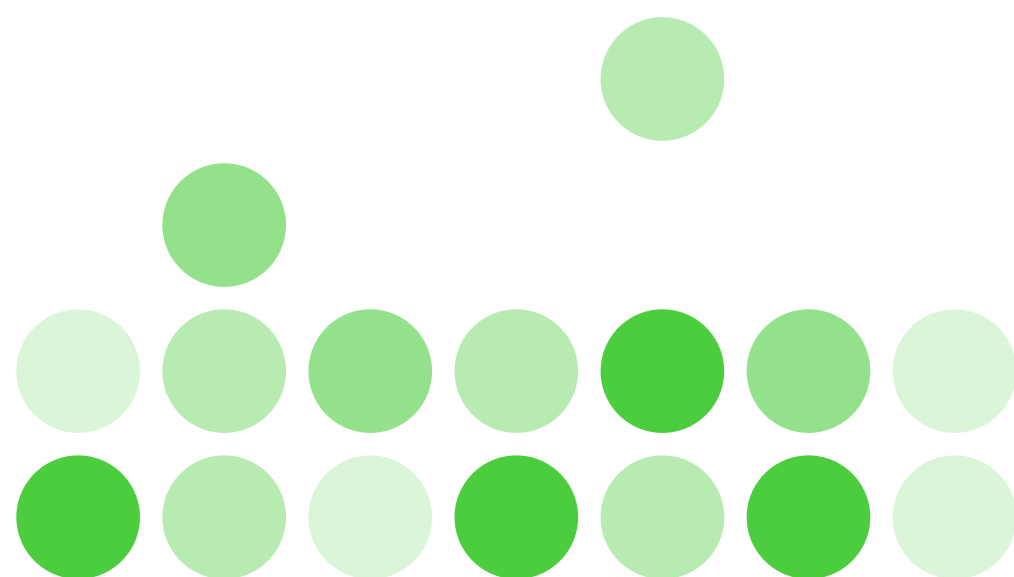
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A new route to card payments transformation

Card payments are an essential way to move money between banks, consumers and businesses, and a key source of income for your financial institution. But when you run card programs with systems from multiple vendors and manual processes, you push up the cost of payment processing. And you make it harder to manage fraud risks, identify growth opportunities and increase your customer base, loyalty and revenue.

Before you can grow transaction volumes, you need to modernize, optimize and integrate your card operations. You need to improve efficiency, security and control, and give your customers the seamless digital experience they now expect.

You’ve got a long way to go, but there’s a new faster way to get there – via a single, integrated ecosystem of card issuing and payments technology.





Did you know?

The number of payment cards issued via digital platforms is projected to reach \$1.3 billion by 2027.

Source: Juniper Research, Number of Payment Cards Issued by Digital Platforms to Exceed 1.3bn by 2027

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Welcome to the modern card payments ecosystem

The card payments ecosystem provides a one-stop, suite of best-of-breed solutions and services for modern card programs.

Through the ecosystem, you can not only automate the card issuing and processing life cycle and support real-time card and person-to-person payments, but also power marketing, loyalty and reward programs – and deliver digital apps and controls for your cardholders.

And with advanced cybersecurity tools and services, you can optimize transaction volumes – balancing the smooth processing of valid payments with the detection and management of potentially fraudulent transactions.

Switching to a modern payments ecosystem simplifies compliance, reduces operational overhead and enhances the user experience, helping you keep pace with the new generation of digital-native fintechs.

Ready to get started? Read on to explore different ways that the payments ecosystem can help you modernize and optimize your card programs.

1. Deliver a digital-first cardholder experience

It pays to let your debit and credit cardholders go digital. Time after time, financial institutions that deliver a fast, secure and frictionless cardholder experience also increase engagement across all channels, improve overall portfolio profitability and harness data to make informed and cost-effective decisions.

To increase profits, you must increase debit and credit card usage. With expectations for features and functions constantly rising, you need cutting-edge digital solutions that hook cardholders and keep them reaching for your card.

As the first digital natives, Gen Z account holders have especially high expectations of the banking experience. With the right approach to debit and credit, you could exceed these standards, delight the next generation of customers and keep your current customers happy, too.

So, it's critical to adopt a digital-first mindset: one that gives your cardholders safe, secure and easy ways to pay. You need to put customers in charge of how they pay – and the payments ecosystem is the place to do it.



Did you know?

By 2030, Gen Z's income is set to grow 400% to \$33 trillion and will account for more than a quarter of global earnings. And behind these big numbers lies a golden opportunity for banks.

Source: Juniper Research, Number of Payment Cards Issued by Digital Platforms to Exceed 1.3bn by 2027

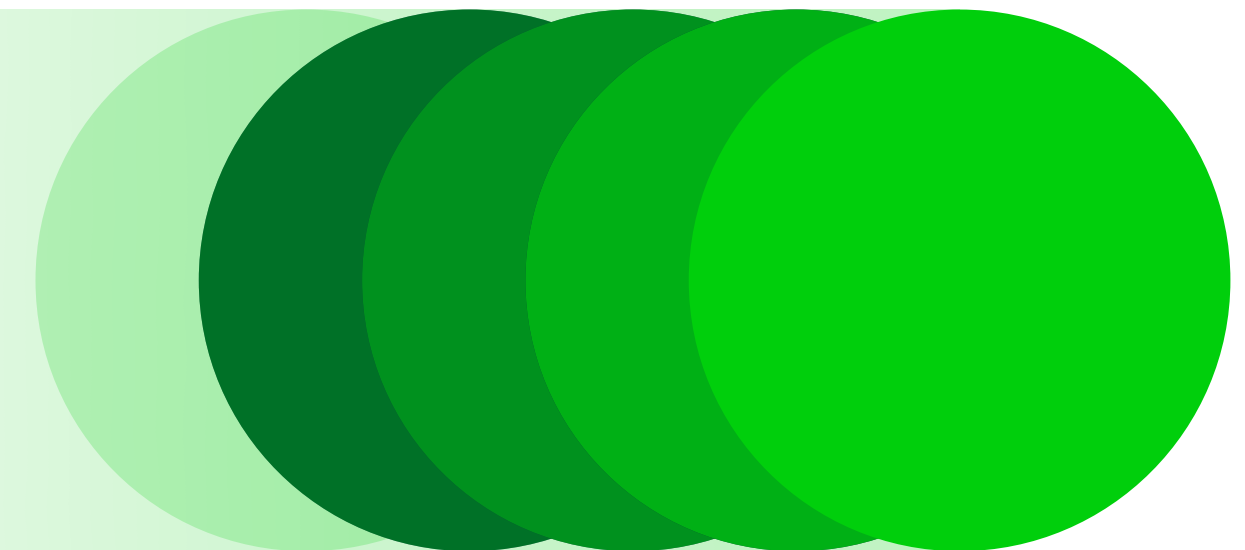


2. Drive innovation and speed to market with APIs

APIs are key to payments innovation and there's no time to waste. In addition to delivering dynamic, complex, differentiating experiences, your APIs must be designed to support speed to market.

That's why the modern payments ecosystem comes complete with its own API marketplace. By providing a central gateway to all of your technology partner's solutions, this platform allows financial institutions and other fintech partners to connect and deliver API-led solutions across any digital channel.

It's also critical that APIs are open, so they can integrate with other technologies you may use and give you rapid access to the latest digital innovations. As a result, you'll always be ready for whatever the future of payments holds – and can continually take advantage of solutions that help set your services apart.



3. Create seamless experiences

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Did you know?

Over 53% of Americans use digital wallets more often than traditional payment methods. And over 47% of report spending more from a digital wallet than they would with a traditional payment method.

Source: Forbes Advisor, Digital Wallet Consumer Preferences: Trends and Statistics 2023

4. Gain competitive advantage with credit cards

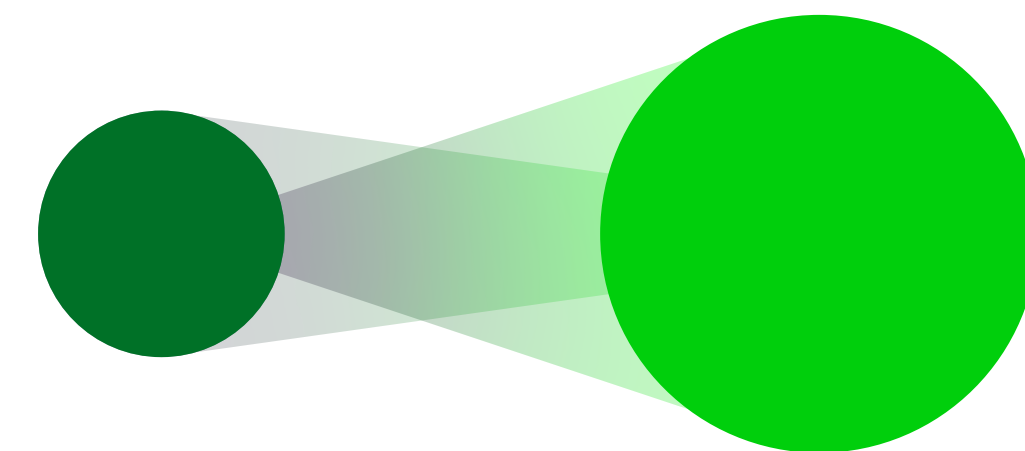
For financial institutions, credit cards are becoming increasingly critical to attracting customers and achieving top-of-wallet status.

But budgets are tight, competition from fintechs and neobanks is fierce, regulatory change is intensifying and cardholders expect rich digital experiences from card issuers.

The modern payments ecosystem gives you everything you need to run a successful credit card program from end to end. It puts you in a stronger position to delight your customers with a digital-first experience – and grow your margins and profits, too.

In the ecosystem, you can power secure digital payments, so customers can pay, access accounts and use self-service card controls 24/7 on any device. You can achieve growth for less cost by eliminating the burden of separate vendors for loyalty, fraud protection, card production and network services. And you can reduce the risk of fraud while staying compliant with the latest regulatory requirements for card management.

The payments ecosystem has credit cards covered. Why waste a growing chance to drive a competitive advantage?



5. Provide secure, real-time access to money

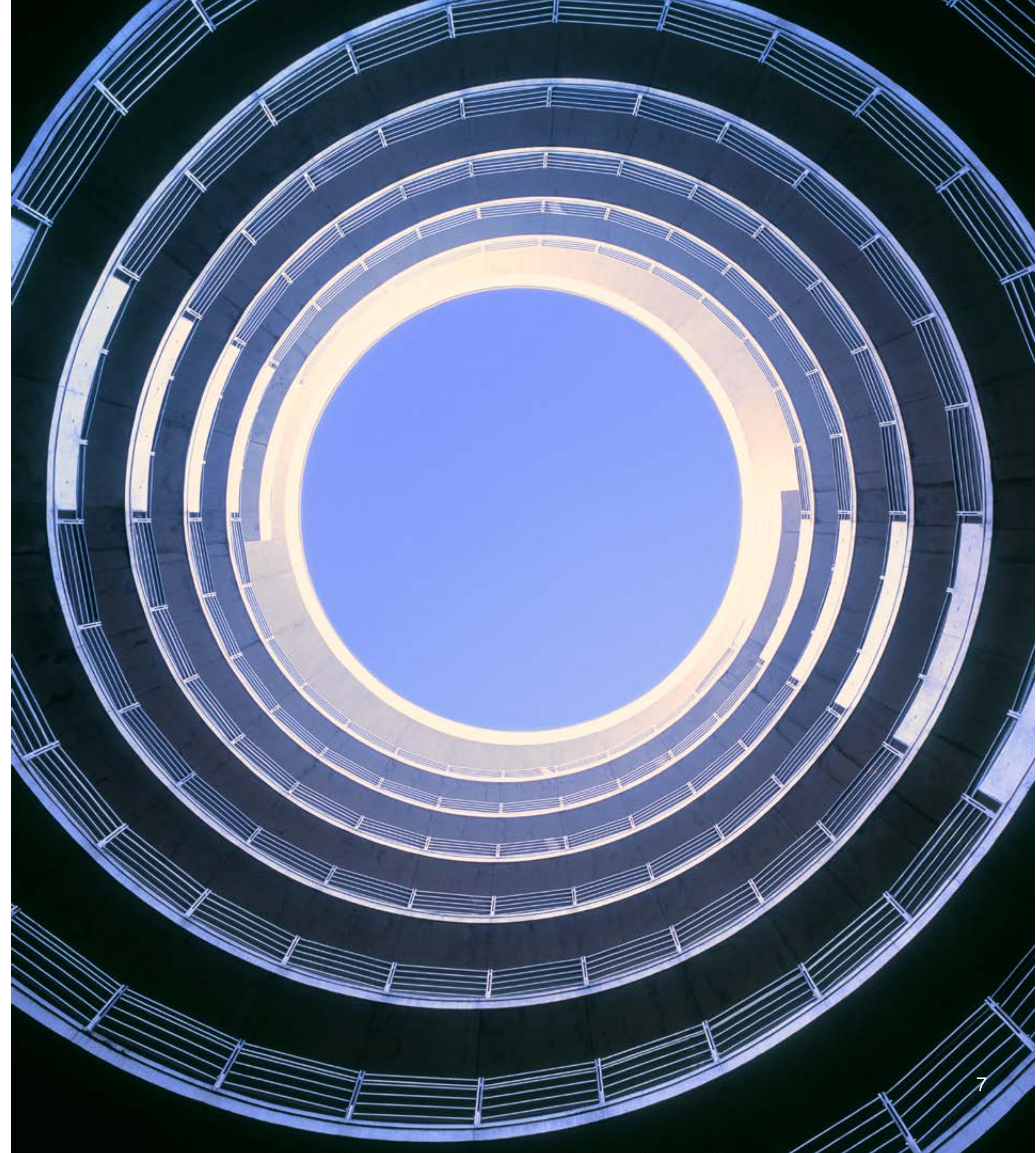
Today's cardholders expect a high level of personalization and convenience, as they're more tech-savvy, informed and discerning than ever before. Falling short could lose you both customers and competitive advantage.

The modern payments ecosystem meets your customers' expectations by offering real-time access to their funds via debit card at thousands of ATMs and POS locations nationwide, including e-commerce and mobile services.

Now, with PIN and PIN-less transactions, debit cardholders can move money, pay bills, get refunds and authenticate accounts using either traditional debit cards, mobile wallets and even wearables.

For your financial institution, that means more interchange revenue for lower transaction costs and streamlined connectivity to debit card networks nationally and beyond.

Isn't it time you found yourself a debit card network partner? Look no further than the payments ecosystem.



6. Unlock new opportunities with prepaid cards

With universal appeal and a flexible range of applications, prepaid cards are among the fastest growing segments of the payments industry.

As issuers look for more ways to increase revenue and customer engagement, offering prepaid cards allows businesses to balance the need for low-cost payments distribution and a first-class recipient experience.

Within the payments industry, it has become easier for consumers and organizations to pay and get paid at any time. Prepaid cards offer a convenient way to access funds, make purchases and complete physical and digital payments. Combining the convenience and acceptance of debit cards with the simplicity of cash, prepaid cards present users with limitless possibilities.

Digitizing payments across your organization is one of the fastest and easiest ways to eliminate costs and reduce time supporting manual processes. Prepaid solutions can replace almost any check or cash payment, and in many instances, can complement credit and lending solutions to increase efficiency. Plus, prepaid solutions provides easy access to electronic payments for unbanked, underbanked and consumers not interested in traditional financial services.

Running a prepaid card program should be just as straightforward as the services it offers. That's why prepaid solutions are an increasingly important part of the modern payments ecosystem.

7. See the future of brand loyalty

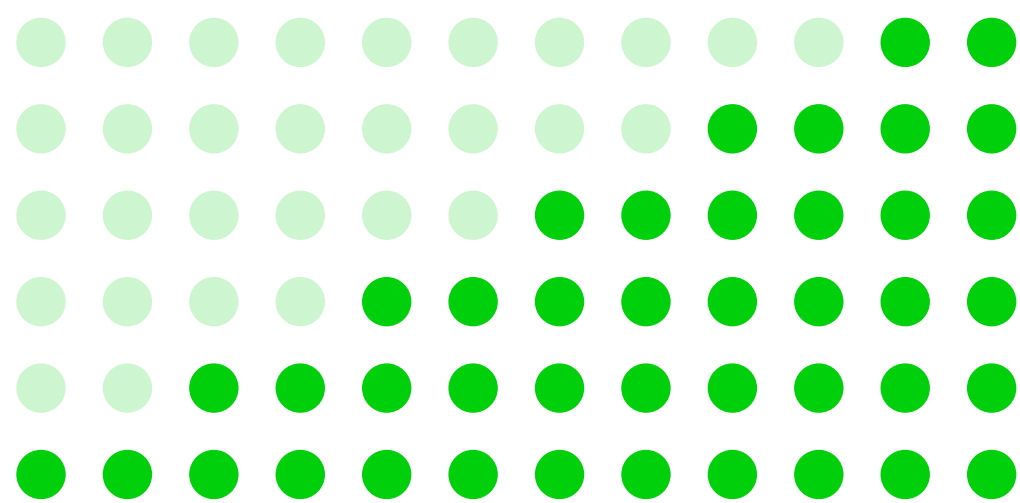
Modern consumers aren't just interested in what they are buying; they're increasingly invested in the values, experiences and emotional currency that comes with a brand. So, loyalty strategies have to be far more nuanced and aligned with evolving demands.

Transactional and emotional loyalty are no longer distinct entities. Instead, they are intertwining, informing and shaping the new standards of brand allegiance. Consumers now expect a harmonious blend of emotional resonance and tangible benefits.

To reward transactional loyalty, you need to modernize your loyalty programs and offer more relevant, personalized rewards. At the same time, you must maintain the simplicity and predictability that consumers appreciate.

The modern payments ecosystem can help you strike just the right balance to create holistic loyalty programs that provide both stability and novelty and meet your cardholders' needs exactly where they are.

What better way to drive revenue growth and increase retention?



Did you know?

Contactless payments are not just a convenience; they're becoming the norm. As of 2024, two-thirds of U.S. consumers now have a contactless card, and roughly half of all consumers are tapping their cards to complete purchases.

This shift is largely driven by consumer demand for faster, more secure payment options.

Source: [Forbes, Payments In 2024: 5 Predictions For The Year Ahead](#)

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8. Elevate your brand with custom card production

In today's bustling card market, your financial institution is at a crucial crossroads. With the consistent upward trajectory of EMV and contactless payments adoption, and projections indicating a significant surge in both smart and digital card adoption by 2030,¹ you must be able to navigate a competitive market and champion sustainability and innovation.

So, when it comes to card production, you don't just need a service provider; you need a partner who understands the intricate dance between market trends and consumer expectations.

The modern payments ecosystem makes that kind of partnership possible and will help you deliver custom, high-quality cards that make sure your brand isn't just recognized but remembered.

Elevate your card program with a service that fuses innovation with personalization, and makes every card a statement of excellence.

¹Source: [Forbes, Payments In 2024: 5 Predictions For The Year Ahead](#)

9. Outpace the fiercest trends in fraud

Fraud remains a persistent and growing challenge for financial institutions. More sophisticated attacks are leading to revenue loss as well as reputational damage, with 57% of financial services organizations reporting an increase in fraud in the last year.²

To protect your customers and your business, it's crucial to stay ahead of emerging fraud trends. The following threats are especially concerning:

1. **Enumeration attacks**, where fraudsters use algorithms to guess valid card details and test them en masse.
2. **3D Secure scams**, which exploit the liability shift to card issuers when fraud occurs at merchants enrolled in 3D Secure protection.
3. **Man-in-the-middle fraud**, where fraudulent entities intercept and manipulate mobile wallet transactions by posing as the bank itself.

These schemes, alongside the complexity of modern banking, demands a proactive and comprehensive approach to security. Organizations taking a robust posture against fraud report 41% lower fraud losses compared to those that don't.³

In the modern payments ecosystem, you get both the expertise and technology you need to help prevent fraud. Detect enumeration attacks and suspicious transaction spikes with advanced solutions. Stop fraudulent 3D Secure payments by sending one-time passwords only to the real cardholder's device. And for man-in-the-middle attacks, deliver education to keep your employees and cardholders ahead of the game.

All you need, in fact, to help safeguard against evolving fraud threats, now and in the future.

² 7th Annual LexisNexis® True Cost of Fraud™ Study, 2023
³ 7th Annual LexisNexis® True Cost of Fraud™ Study, 2023



10. Win and keep more customers with insight-driven marketing

To keep growing your business, you must compete hard to acquire and retain more cardholders. It's critical to both differentiate your services in well-targeted marketing campaigns – and get all the insight you can on the customers you attract.

A card marketing solution is a vital component of the payments ecosystem – providing a combination of technology and advisory services that help you grow your revenue with cost-effective, fully customized campaigns.

You'll be able to control your marketing offers, lists and look and feel, and track how campaigns are performing. And you'll find it easier to win new customers and also persuade existing cardholders to use their cards more – or stay with you if they're in danger of leaving.

Processing payments gives you a rich source of data on your cardholders and their spending habits. But do you have the infrastructure to mine that data for actionable insights and maximize its value?

You can't afford to miss growth opportunities, so you need a complete view of your card portfolios. The good news is that, with powerful portfolio analysis and reporting capabilities, card marketing solutions help you get that visibility, unlock value from customer data and target the areas of your portfolio where you could drive engagement and card usage and earn more revenue.

Want to be a powerful magnet for modern cardholders? The payments ecosystem shows you how.

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FIS – your single partner in payments

By investing in a modern card payments ecosystem, your financial institution can digitally transform its card programs faster and more effectively than ever and offer the flexibility, speed and security that today's consumers demand.

There's no better, easier way to cut your costs and risks, drive growth and beat fintechs at their own digital game. And all with single technology partner who understands your objectives and how to reach them.

FIS is that partner. Why rely on multiple vendors when you can meet all your requirements with the best?

Take care of cards with FIS – and FIS only.

Take the next step in your payments journey





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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