



HOW YOUR CUSTOMERS BENEFIT FROM A SUPERIOR PAYMENTS NETWORK



HIGHER EXPECTATIONS

Today's cardholders are smarter, savvier and more informed than ever before. They expect a high degree of personalization and convenience with their banking experience.

Changing cardholder demographics play a major role in these heightened expectations. With each new generation of banking customers comes a more innate understanding of technology and an increased expectation of digitized experiences.

To stay competitive and increase profits, financial institutions need to focus on leveraging customer data in new ways to provide personalized digital solutions and to identify new revenue streams.





INCREASED COMPETITION

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 cardholders.

New and dynamic fintech competitors are springing up, offering more versatile solutions and innovative ways of banking. With cardholder features that meet consumer expectations for reliable, secure and immediate digital payments, disruptors are making it hard for institutions to compete.

Institutions need to focus on implementing innovative technology to maintain or increase their cardholder portfolio. Ideally, you want to continually improve and personalize the cardholder experience while keeping pace with the latest payment innovations.

GREATER OPERATIONAL DEMANDS

Banking outages lead to lost consumer confidence and damaged reputations in a sector where trust is the cornerstone of doing business. For financial institutions like yours, the stakes are high: not only are large amounts of money at stake, but when financial systems are compromised, the disruption to the economy can be significant.

On top of this, many financial institutions are under pressure to retain their most valued cardholders. Card declines for valid transactions can lead to customer dissatisfaction, attrition and declining revenue. Financial institutions need payment networks that perform at their peak, all the time, while ensuring seamless and secure connectivity.



STEPPING UP TO CONTINUOUS CHANGE

Financial technology is constantly evolving to meet consumer desire for convenient and personalized digital banking experiences. To stay competitive, financial institutions must keep up with new payment technologies that satisfy cardholder expectations, comply with industry regulations and address profitability pressures.

INNOVATIVE CARDHOLDER EXPERIENCES LEAD TO PROFITABILITY

Financial institutions want to optimize revenue while having 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.





FEEL CONFIDENT WITH YOUR NETWORK

As a financial institution, you need to feel confident that you have the right network in place to maximize revenue while supporting customer transactions and changing payment preferences. Additionally, you need to be sure you're adhering to regulatory and compliance requirements since they're always changing, sometimes at moment's notice. You want to make sure that your payment technology is up-to-date, and that integration is quick and seamless.

IMPORTANT CRITERIA

Two important criteria of an effective payments network are ATM/POS accessibility for cardholders and revenue maximization for your institution. How does your current payments network provider stack up? When was the last time you evaluated their offerings? Your institution can't risk falling behind the competition by aligning with an inferior network that's limiting your cardholders' accessibility and your revenue potential.



LEVEL UP YOUR PAYMENTS NETWORK

It shouldn't be so hard to find a partner that can help you solve it all. And it isn't, with the NYCE Network. A wholly-owned affiliate of FIS®, NYCE 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 cardholders. A leading U.S. payments network offering nationwide acceptance, NYCE delivers real-time payments within a secure, flexible payments infrastructure tailored to meet the evolving needs of financial institutions.

NYCE is distinguished by a longstanding culture of thought leadership, proven by numerous "firsts" in payments throughout its more than 30-year history. As an FIS company, NYCE is supported by the most complete suite of payment solutions available. With NYCE, your institution can capitalize on the efficiency, consumer convenience and security of electronic, real-time payments.

THE NYCE NETWORK

With NYCE, you can rely on ATM and POS locations nationwide, as well as eCommerce, bill payment and A2A/P2P 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 dependability for you and your cardholders. Everything we do at NYCE is backed by customer service that's consistently rated among the best by our network participants.



POS

- Ubiquitous acceptance at PIN-accepting locations (2M+)
- Ever-growing footprint in PINless
- Coverage in all 50 States



ATM

- Access at over 90% of U.S. ATMs
- Surcharge-free program
- AMEX® cards accepted at NYCE ATMs



Digital Transactions

- eCommerce and bill payment
- A2A, B2B, B2C, P2P (credits and debits)
- Card loads



Innovation

- First mobile solution in 2009
- PayNet® faster payments
- Tokenization (Apple Pay®, etc.)



Risk Mitigation

- Unique Falcon Fraud score using Risk Monitoring Service (RMS)
- FICO® Card Alert Service
- Authorization blocking



SUPERIOR ECONOMIC VALUE

NYCE generates more in interchange revenue per transaction than the next highest network and has the highest average interchange fee per transaction, as evidenced annually by the Federal Reserve debit interchange study. Financial institutions can also achieve the highest average interchange fee as a percentage of transaction value.



Best-in-class network approval rates



Higher interchange revenue and competitive fees



Revenue from new sources of transactions

DELIVERING INNOVATION

NYCE has a history of driving innovation, with many solutions that are in the market today such as PayNet, the SUM Surcharge-Free program, eCommerce, and mobile transactions. Additionally, NYCE and FIS play leadership roles in multiple industry groups to help shape the future of payments.



First U.S. domestic debit network to go live with tokenized transactions for Apple Pay



First to create a dual purse Health Benefit Program



NYCE offers the industry's widest selection of real-time funds movement solutions



Launched PayNet®, a payments network that supports P2P solutions such as Zelle



NYCE was the first U.S. domestic debit network to introduce PINless POS, speeding up payment for consumers at retail locations

COMMITTED TO YOU

We never lose sight of the fact 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.



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



RISK MITIGATION

- Risk Monitoring Service (RMS) real-time solution
- Card Alert Service, iCV verification service and authorization blocking



QUICK AND EASY INTEGRATION

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



TRANSPARENT CARDHOLDER EXPERIENCE

- Cards work as they do today
- Functionality remains the same
- No disruption to cardholder experience

NYCE IS YOUR STRATEGIC PARTNER IN PAYMENTS



For more information, please contact your NYCE representative.



800.822.6758



nyce.net



About FIS

FIS is a leading provider of technology solutions for financial institutions and businesses of all sizes and across any industry globally. We enable the movement of commerce by unlocking the financial technology that powers the world's economy. Our employees are dedicated to advancing the way the world pays, banks and invests through our trusted innovation, absolute performance and flexible architecture. 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 ranks #241 on the 2021 Fortune 500 and is a member of Standard & Poor's 500® Index. To learn more, visit www.fisglobal.com. Follow FIS on Facebook, LinkedIn and Twitter and Twitter (@FISGlobal).

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