



ROADMAP TO PAYMENTS

Payment trends and strategies to enhance
your cardholder experience

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DELIVER A DIGITAL-FIRST CARDHOLDER EXPERIENCE

Financial institutions that deliver a fast, secure and frictionless cardholder experience can increase engagement across all channels, improve overall portfolio profitability and harness data to make informed and cost-effective decisions.

To increase profits, you need to increase 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 a modern bank, you face a difficult question when it comes to customers. Namely, how do you strike a balance between retaining your loyal older account holders and attracting a new generation? As the first digital natives, Gen Z account holders have high expectations of the banking experience. With the right approach to debit, you could exceed these standards, delight the next generation of customers and keep your current customers happy, too.

It's critical to adopt a "digital-first" mindset – one that provides your cardholders with a safe, secure and easy way to pay. Allow your cardholders to be in charge of how they bank.

With **FIS Payments One Debit**, a streamlined and modular platform built for today's complex cards business, you gain the flexibility and agility you need to keep up with continued change in the industry, and your business.



DRIVE INNOVATION AND SPEED TO MARKET WITH APIS

Payments innovation and APIs work hand in hand, but having APIs is no longer enough. To ensure APIs result in a usable and viable service or product, the documentation must be as good as the functionality of the API. The APIs must deliver dynamic, complex experiences while packaged in such a way that supports speed to market.

That's why FIS' API platform, Code Connect, includes an API gateway, catalog, developer portal, partner program, marketplace and real-time events notification. It provides a central access point to integrate with FIS solutions via APIs so that financial institutions and fintech partners can integrate, leverage and deliver solutions across any digital channel and differentiate their experiences. We have also developed our APIs to integrate with the other technologies we know providers use. This ensures developers can easily search our API library to find the building blocks they need to move quickly, experiment, pivot and enter new markets. Build on the power of FIS solutions with open APIs.

FIS Payments One Credit single user interface integrates into Code Connect enable you to compete with anyone. An event broker functionality ensures external systems are notified when there is a change to the platform, and open architecture enables easy integration with the rest of your ecosystem. Because the platform evolves with changes in the global payments ecosystem, you'll always be ready for whatever the future of payments holds.



EASY PAYMENTS MEAN SEAMLESS EXPERIENCES

It's no secret that the banking industry is shifting its focus to digital.

Feature-rich card controls give users a whole new set of features that provide a deeper understanding of card finances. As cards become more ubiquitous, the real-time insights and services offered are a differentiator. Mobile apps handle financial needs that people used to go to a branch for, and mobile app preferences and usage tend to be very personal. Ease-of-use and relevant features are key to consumer engagement. Do-it-yourself credit and debit card controls are designed to seamlessly blend into daily life. Advanced tools and functionality allow customers to know exactly how, when and where their cards are used, ultimately influencing their spending and interactions. Relevant digital experiences are key to engaging customers. These next-gen capabilities provide daily connection points that influence overall financial health, making them a valuable customer retention tool.

FIS Card Suite Pro is a modern, feature-rich card solution that is designed to fit even the savviest cardholder's day-to-day activities. Card Suite Pro offers necessary card management functions at an accessible level for any institution, making sure their cardholders have the right controls when they need them. Card Suite Pro takes card management to the next level by providing all the basic functions, plus modern and engaging controls and functionalities.

UNLOCK NEW OPPORTUNITIES WITH SIMPLICITY

The universal appeal and flexible application of prepaid solutions put it among the fastest growing segments of the payments industry.

Issuers are looking for more ways to increase revenue and customer engagement. Using prepaid allows organizations 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 presents users with limitless possibilities.

All organizations look for ways to save money and sell more products or services. Digitizing payments across your organization is one of the fastest and easiest ways to eliminate costs and reduce time supporting manual processes. Prepaid can replace almost any check or cash payment, and in many instances, complements credit and lending solutions to increase efficiency. **Prepaid** solutions give unbanked, underbanked and consumers not interested in traditional financial services access to electronic payments.

FIS is your partner in setting up, managing and scaling digital payments. We have the experience, technology and global presence to help you run your prepaid card program. Gain peace of mind, speed to market and security using a proven platform and services.

ENABLE 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. Failure to meet these expectations can result in loss of customers and competitive advantage. Offer your customers real-time access to their funds at thousands of ATMs and POS locations nationwide, including e-commerce and mobile services.

At **NYCE Payments Network, LLC**, a branch of FIS, we are reshaping the future of financial transactions with our innovative, secure and real-time payment solutions. Specializing in U.S. PIN and PIN-less debit transactions, NYCE stands at the forefront of delivering expedient payment services that you can trust.

- **Economic efficiency:** Generate significant interchange revenue with low transaction costs and superior net economic value.
- **Flexible payment options:** Provide comprehensive payment services that include traditional cards, mobile wallets and even wearables.
- **Streamlined connectivity:** Benefit from simplified implementation due to our direct connections with all U.S. and Puerto Rico financial institution processors.



THE FUTURE OF BRAND LOYALTY

In the perpetual balance of supply and demand, the shift in consumer expectations has never been more pronounced. The modern consumer isn't just interested in what they are buying; they're increasingly invested in the values, experiences and the emotional currency that comes with a brand. This undercurrent of change necessitates a radical redesign of loyalty strategies, ones that are far more nuanced and aligned with the evolving demands of the consumer.

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.

While the emotional appeal of a brand is paramount, transactional loyalty hasn't lost its luster. It's been modernized to offer more relevant, personalized rewards, all while maintaining the simplicity and predictability that consumers appreciate. In this confluence of loyalties, brands have an opportunity to create holistic loyalty ecosystems that cater to desires of both stability and novelty. The need to tailor your loyalty strategy to today's consumer is why FIS has created four loyalty packages; With the offers only, turnkey, personalized and/or premium package, you can meet your cardholders' needs exactly where they are.

FIS sits at the center of the engagement ecosystem, serving both merchants and financial institutions, offering a deeper understanding of the payments choice landscape. Choose a **loyalty** partner with unmatched experience in the global payments ecosystem to drive revenue growth and increase retention.



ELEVATE YOUR BRAND WITH CUSTOM, HIGH-QUALITY CARDS

In today's bustling financial landscape, where the card market is in the midst of a significant transformation, your institution finds itself 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 now face the dual challenge of navigating a competitive market while also championing sustainability and innovation. Amidst this backdrop, your decision to partner with a card production service isn't merely operational — it's strategic.

With **FIS CardPro**, you're not just getting a service provider; you're gaining a partner who understands the intricate dance between market trends and consumer expectations. Our commitment to delivering custom, high-quality cards sets us apart, ensuring that your brand isn't just recognized but remembered. We engage with our 4,000+ clients across the financial, retail, healthcare, insurance and government sectors through a lens of empathy and expertise, crafting solutions that resonate with your unique brand identity and the needs of your customers. Elevate your brand with FIS, where innovation meets personalization, and every card is a statement of excellence.

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FIS – YOUR PARTNER IN PAYMENTS

Your institution is now at a pivotal moment, where adopting a digital-first cardholder experience goes beyond being beneficial – it’s essential. Simplifying payments transforms your cardholder journey into something seamless, opening doors to growth and engagement like never before.

These payments-focused strategies and solutions from FIS are designed as a complete guide to not only meet but exceed the expectations of today’s consumers. This approach positions your institution to capitalize on the simplicity and efficiency of outsourced payments and card services, ensuring you are not merely keeping pace but setting the standard in the financial services industry.

Take the Next Step in Your Payments Journey



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.

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