



# THE PLATFORM WITH UNMATCHED FUNCTIONALITY

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FIS® Payments One Credit





**THE PLATFORM WITH UNMATCHED FUNCTIONALITY**

# **CONTENTS**

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## THE PLATFORM WITH UNMATCHED FUNCTIONALITY

# LET'S REIMAGINE PAYMENT EXPERIENCES

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Payment solutions are constantly evolving and cardholders are continually expecting more from their card provider. Financial institutions that deliver a fast, secure and frictionless cardholder experience can increase engagement across all channels, including mobile and digital wallets. This experience can help improve overall portfolio profitability and harness data in real time to help you make informed and cost-effective decisions.

With Payments One Credit, you gain the flexibility and agility you need to do exactly that on a streamlined platform that's built for today's constantly changing and increasingly complex cards business.

Read on to learn why Payments One Credit offers all the solutions you need on a single, flexible, modular platform.





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## THE FLEXIBILITY YOU NEED FOR AN EVER-CHANGING CARDS BUSINESS

Any investments you make in your payments technology must meaningfully impact customer engagement, and your operations and portfolio profitability.

At FIS, we continually invest in developing innovative financial solutions that empower you to easily keep pace with the rapidly changing payments industry – so you're able to give cardholders what they want and work smarter, faster and more efficiently.

### Payments One Credit features include:

- 500+ APIs supporting easy integrations with applications
- Switch-it-on service so you can easily scale as your card programs grow
- Supports Consumer, Small Business, and Commercial card types
- Digital-first capabilities, including cardholder self-service tools, tokenization, digital issuance and flexible post-purchase loan tools
- Best-in-class solutions that make it easy to harness and use data as a competitive advantage
- Proven, proactive fraud and risk mitigation tools
- Centralized user interface that unifies information across credit, ATM, fraud and disputes



# STREAMLINED USER EXPERIENCE

Payments One Credit unites servicing tools via a centralized user interface that enhances workflows, improves functionality and delivers a superior user experience.

**The Payments One Credit user interface includes:**

- Multi-factor authentication for improved security and a centralized audit trail of access
- Increased data and reporting capabilities for greater cardholder insights for servicing, marketing and retention
- Self-service capabilities that streamline processes to enhance user and cardholder experiences
- Fully compliant with regulations and network compliance/mandates including the recent 8-digit BIN mandate





## **COMMERCIAL CARD OFFERINGS**

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Our commercial card solutions are a flexible and efficient way to manage corporate spending when your organization has decentralized buying authority, a large number of suppliers and geographically dispersed operations. Our card offerings include:

### **Company card**

- Business, purchasing, corporate and fleet Visa or Mastercard BINs
- Manage travel, office supplies, equipment and other expenses
- Authorization and reporting
- Revolving or pay in full lines of credit
- Streamline vendor payments
- Virtual cards
- Integrated rebates
- Centralized procurement
- Unique card number or repeating cycle for reuse AP integration
- Available online Card Management for administration



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### SPEED TO MARKET

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We know speed plays a crucial role when it comes to bringing new profitable credit plans to cardholders.

FIS Payments One Credit frees you of infrastructure and compliance burdens, so you can easily bring new innovations and card programs to market.

A single global software version means you benefit from developments around the world and guarantees you the flexibility and agility to leverage new opportunities that emerge.





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## DIFFERENTIATE WITH APIS

Build on the power of FIS solutions with open APIs. FIS Code Connect is our API gateway solution that provides a central access point to expose and manage all FIS solutions using APIs.

Easily search to find every category of APIs and power easy integration to help your developers and partners build secure and scalable APIs – quickly, simply and confidently.

### Financial institutions are using APIs to:

- Reduce friction in their account holder's journey
- Use data and analytics to inform the transactions account holders engage in
- Integrate across channels to improve delivery
- Differentiate their offerings
- Innovate with ease



# TOKENIZATION

Tokenization is the replacement of a primary account number (PAN) with a pseudo number or “token” utilized in a digital/mobile wallet payment

transaction. Tokenization was introduced to provide additional fraud defense by allowing the token to be stored and used in the public domain of the merchant environment in place of a PAN. It’s a central tool to start you on your digital journey.

Any BIN can be tokenized, including business and corporate card.

Tokenized BINs enable the payment method stored in embedded finance functionality.

With Small Business Embedded Finance, an FIS embedded finance solution, you can enable your small business customers to send digital invoices and accept online or in-app payments — directly from inside your digital banking channels.

## Step-up authentication with one-time passcode

Validate consumer identities when cards are added to a digital wallet without a phone call. One-time code is sent to the cardholder via text or email to utilize during the provisioning process.

## Automated consumer notification

Service to eliminate back-office work, FIS provides the account holder a notification via email and/or a postcard when a card is added to their mobile device on your behalf.







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## **OPTIMIZE YOUR PORTFOLIO AND PROFITABILITY WITH PAYMENTSEDGE**

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FIS PaymentsEdge™ focuses on critical card portfolio challenges and opportunities. Our marketing consultants are experienced in providing practical, cost-effective solutions that generate new revenue streams, enhance the cardholder experience and improve profitability.

### **PaymentsEdge advantages:**

- Differentiate your brand
- Elevate awareness of your card program
- Benefit from enhanced monthly reporting
- Promote card activation
- Keep cardholders more engaged to drive card usage
- Increase transactions, spend and card balances
- Grow revenue without additional burden to your staff
- Build cardholder loyalty and retention



# REDUCE RISK AND MITIGATE FRAUD

The goal of every fraud mitigation program is to balance fraud prevention against customer service and raise the performance of both. FIS reduces risk by a quarterly gross fraud average of nearly 20% with industry-leading fraud, risk and compliance strategies that maximize business performance. Our scope of fraud and risk coverage provides a seamless experience and reduces infrastructure costs, while providing a best-in-class cardholder experience.

FIS fraud prevention services is on-guard 24/7 for our client partners. If the neural network identifies suspicious activity indicative of potential fraud, the cardholder is contacted to verify the transaction. If the cardholder can't be reached, a member of the FIS team evaluates the transaction and the cardholder history to determine appropriate action.







# INCREASE CARD USAGE WITH DIGITAL SOLUTIONS

Controls, self-service actions and alerts

**Empower cardholders to stop fraud before it starts**

- Set location-based controls in-store or within a specified area on a map when your card is used
- Control spend by merchant category (dining, travel, etc.) or transaction type (in-store, online, mail order)
- Manage spend with monthly transaction limits

**Digital self-service card management actions put cardholders in control**

- Freeze/unfreeze cards
- Report card lost or stolen
- Activate a new or replacement card
- Initiate a transaction dispute
- Notify financial institution of travel plans
- Set purchase alerts based on cardholder location, merchant type, transaction type, spend limits
- Receive notifications on card and account status, changes and deadlines
- Receive alerts and two-way communications for suspected fraudulent activity



# SIMPLIFYING THE DIGITAL CARD EXPERIENCE

Provisioning Hub accelerates online checkout by allowing cardholders to provide card credentials one time for use across their favorite card-on-file merchants and mobile wallets through their banking app.

**No more reaching for your card or remembering card credentials**

By streamlining and leveraging the secure and direct connection from a cardholder’s financial institution, any updates to cards or personal information can be updated from one source – the financial institution – for any connected payment channel at the merchant, e-commerce provider or mobile wallet.

**Simplify how your cardholders shop**

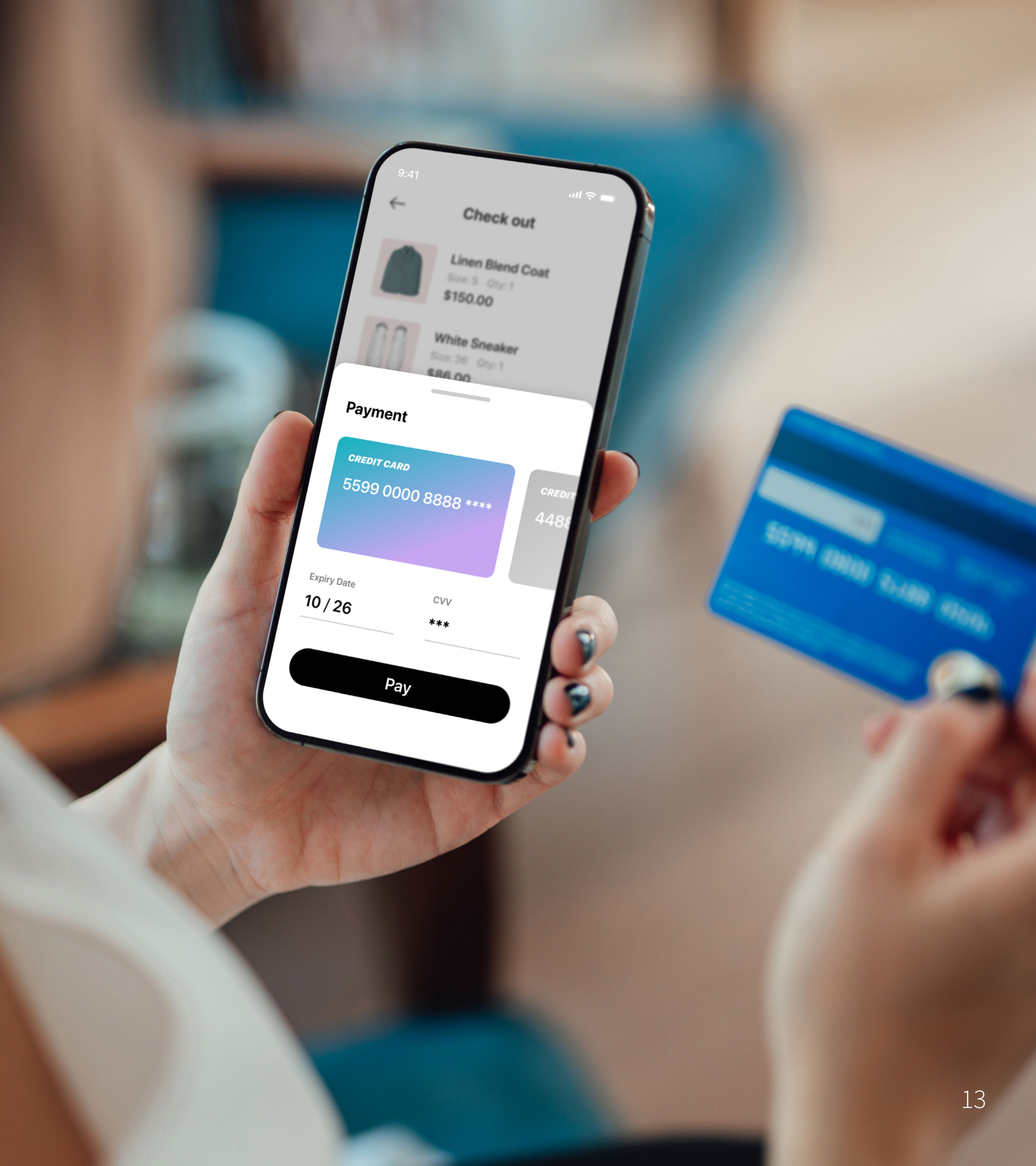
Encourage cardholders to use their card as a “set it and forget it” for all their online purchases. This allows for less disruption through the checkout process which boosts revenue and transaction volume.

**Be the card of choice for guest checkout**

Enable your cardholders for click-to-pay, which can help your card become their preferred card for online shopping. This will automate updating of payment credentials and enhance the cardholder experience.

**Benefits of adding the Provisioning Hub to your digital experience:**

- Increase usage
- Encourage recurring transactions
- Grow purchase volume
- Transaction revenue





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## DIGITAL CARD ISSUANCE

FIS digital issuance allows the cardholder to provision a newly issued or replacement card immediately into a mobile wallet. Digital issuance delivers speed, convenience and value to cardholders. Activation at the time of card issuance maximizes activation rates, increases card usage and reduces downtime in reissuance situations.

### FIS digital issuance enables your financial institution to:

- Increase revenue opportunity through cardholders' early use of card
- Boost adoption of mobile wallet as a complementary option to traditional plastic
- Deliver more security through use of the mobile wallet
- Restrict card-not-present transactions until physical card is activated
- Offer convenience by automatically ordering a physical card
- Attract and retain cardholders while building brand loyalty



# FIS INSTALLMENTS

FIS Installments financial institutions to give cardholders similar repayment flexibility for credit card purchases, while maintaining control over credit decisioning and offer structure. Cardholders chosen to receive installment flexibility offers will receive a proactive alert with the option to convert their purchase into an installment loan as soon as the transaction is complete. The offer includes details like:

- How many payments the cardholder will make over time based on the repayment plan
- How much the cardholder will pay in interest/fees if they accept the offer

**Benefits:**

- Offer same repayment flexibility cardholders see from merchants and buy now, pay later (BNPL) firms
- Larger purchases/average order value
- Generate fee/interest revenue
- Increased cardholder engagement
- Deepen cardholder engagement with sticky offers
- Differentiate from other cards





**To learn how FIS can help you reimagine your payments experience with a strategic approach to payments modernization, portfolio management and sophisticated fraud prevention tools, consult your relationship manager or [click here](#).**

## About FIS

FIS is a leading provider of technology solutions for financial institution and business 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, proven 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](http://www.fisglobal.com). Follow FIS on [Facebook](#), [LinkedIn](#) and Twitter ([@FisGlobal](#)).



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