



# THE PLATFORM WITH UNMATCHED FUNCTIONALITY

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Payments One Credit

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# Introduction

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**Payment solutions are constantly evolving and cardholders are continually expecting more from their card provider.** FIS is the world leader in credit card processing providing clients with flexible, scalable, state of the art financial solutions. We provide a one-stop-shop card processing solution for fast-moving financial institutions looking to quickly launch, expand and easily manage future-ready card solutions.

When FIS powers your card payments platform, you're choosing a global fintech leader that already supports more than 160 million cards around the world.





## Features and functionality

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**With competition at an all-time high, we understand how critical it is to be able to bring new offers to market quickly.**

We offer service that is flexible for whatever your card program type or function you require.

- Capture new markets and
- Grow your revenue by delivering an enhanced cardholder experience
- Increase your market share

Cardholders expect industry-leading features and functionality. FIS offers:

- Self-service capabilities that streamline processes
- Several digital solutions including digital card issuance which allows consumers to instantly load a new card into their mobile wallet to be used immediately.

These features enhance cardholder experiences and increase card usage, giving you top-of-wallet status and increasing your bottom line.

## Your flexible solution

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**FIS offers a flexible, extensible solution with more than 500 APIs supporting integrations with applications, client portals and customer service touch points, and a modern platform with a switch-it-on service that can flex up as card program strategies expand and grow.**

An unmatched blend of proven legacy and forward-thinking innovation. With FIS you get reliability and experience coupled with ongoing investment in innovation. Our team understands that the card space never stops evolving.





## Payments One

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

### What Payments One offers:

- Multi-factor authentication provides improved security and a centralized audit trail of access.
- One point of access with holistic design reduces navigation complexity and password resets.
- Increased data and reporting capabilities provide greater cardholder insights for servicing, marketing and retention.
- Self-service capabilities that streamline processes to enhance user and cardholder experiences.

# 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:

**Business Card** – helps businesses with cash flow management:

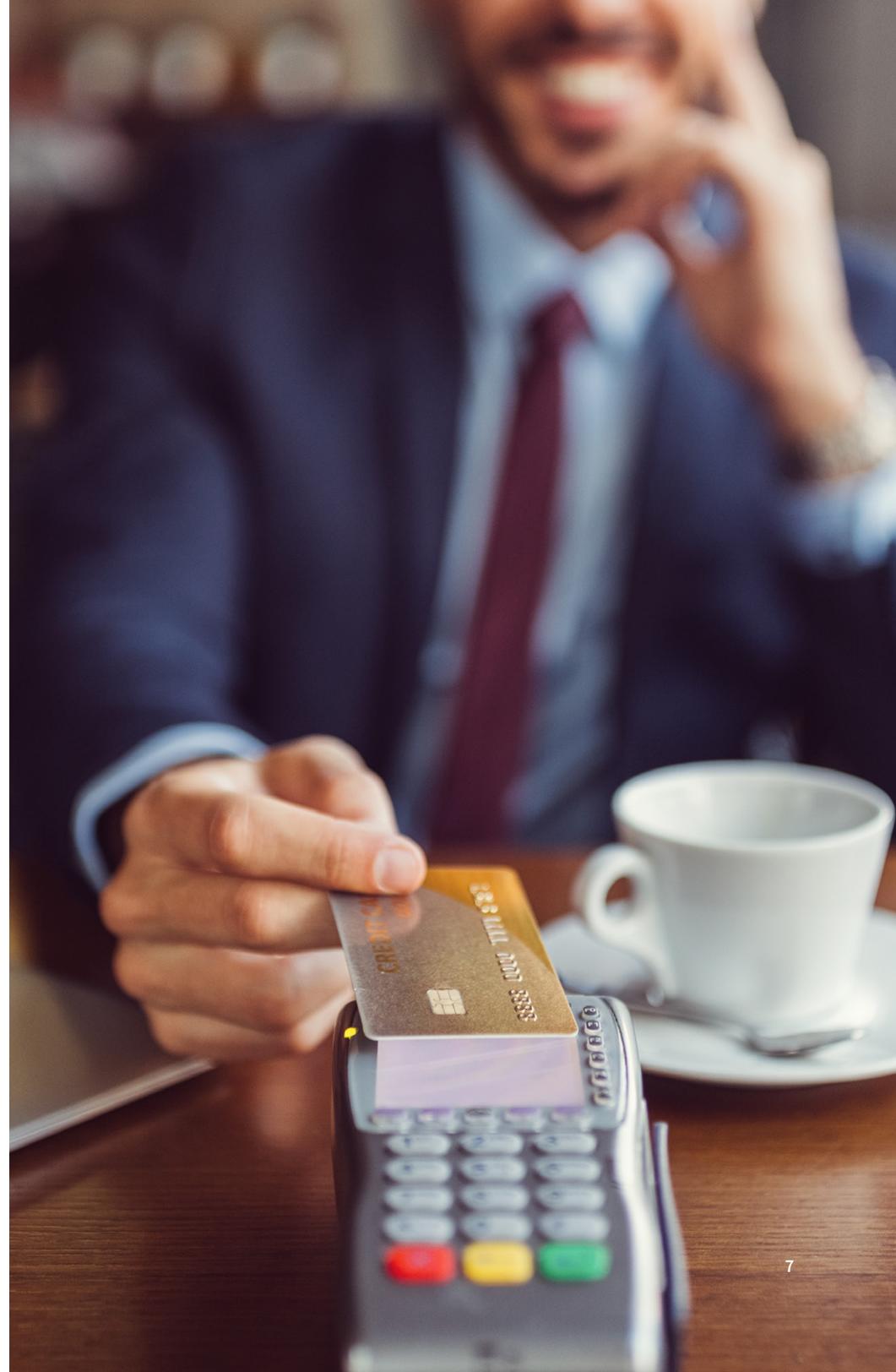
- Visa or MasterCard; Affluent or World
- Manage travel, office supplies, equipment and other expenses
- Authorization and reporting
- Revolving lines of credit

**ePayables** – typically used by procurement managers to automate vendor payments:

- Streamline vendor payments
- Virtual cards & lodged cards
- Vendor enrollment
- Enhanced rebates

**Virtual cards** – also known as ghost cards, single-use, multi-use and lodge cards:

- Centralized procurement
- Unique card number or repeating cycle for reuse
- AP integration





## Commercial card offerings

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**Corporate card** – used by employees who travel and file business expenses:

- Admin & cardholder management
- Air, hotel, car, rail, restaurant, etc.
- Rebates (LTI & negotiated rates)
- Diversion accounts
- Custom plastics

**Fleet card** – supports car, truck fleets and fuel:

- Driver and vehicle tracking
- Fuel per gallon reporting
- MCC & velocity restrictions
- Tax and cost management reports

**Purchasing card** – typically used by procurement managers:

- Virtual cards & lodged cards
- MCC & velocity restrictions
- Centrally-billed

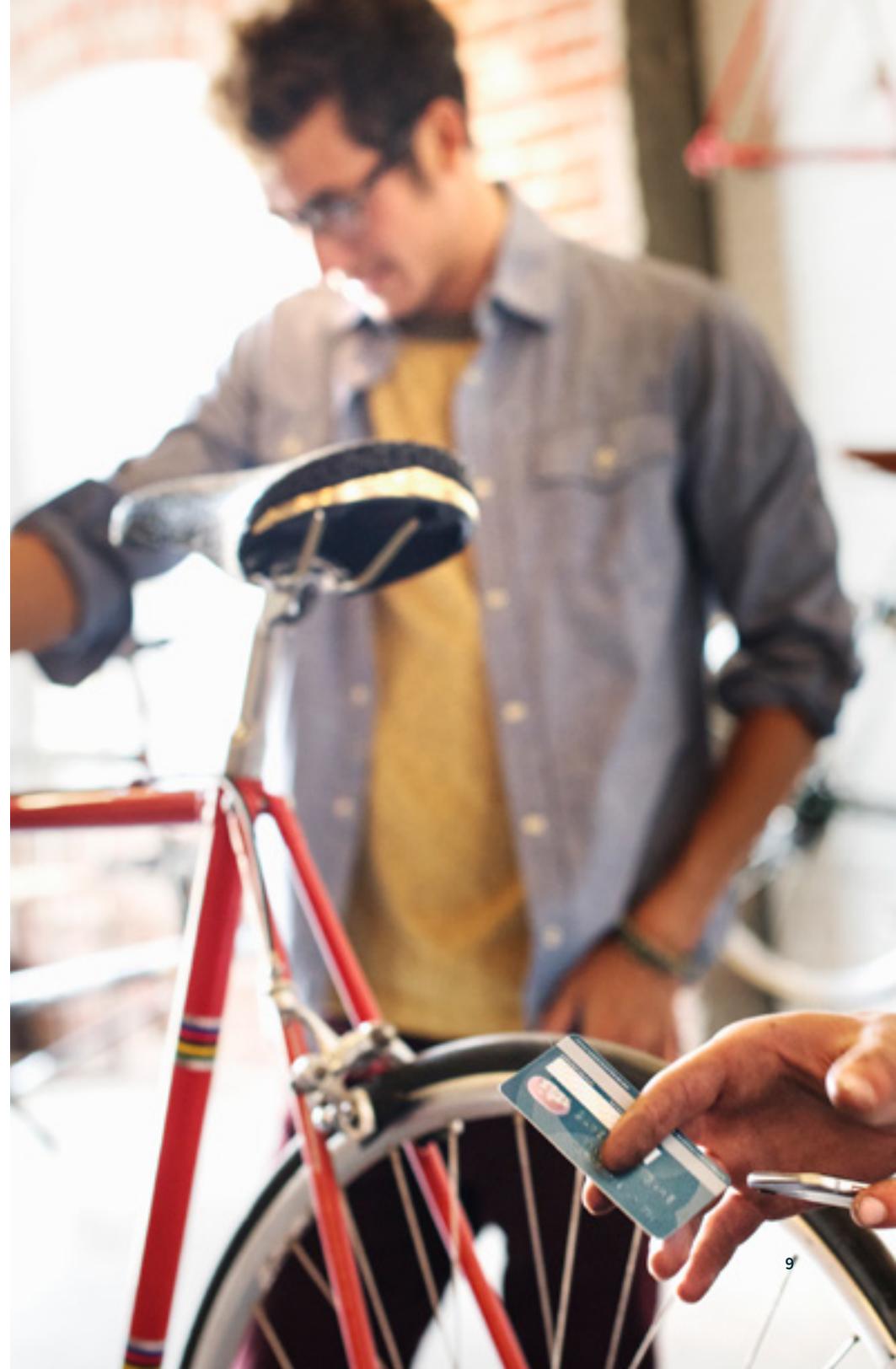
**One/Multi Card** – three primary commercial card types into one card available within one single piece of plastic.

- All or some of the functionality and capabilities of these card types:
  - Purchasing
  - Corporate
  - Fleet

## Fast solutions

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**We know speed plays a crucial role when it comes to bringing new profitable credit plans to cardholders.** Those who can bring their products to life faster stand to profit the most. Get your ideas launched faster with FIS. You have no infrastructure and no compliance burden, which means a faster time to market with new card programs. A single global software version means that you benefit from developments around the world and guarantees that you move at the fastest speeds as you bring new programs to the market.





## Tokenization

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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. Tokenization is the foundation for secure, digital payments and is the first step to enabling a mobile wallet. It’s a central tool to start on your digital journey.

Tokenization services enable mobile wallets and digital payments via smartphones, tablets and wearables while protecting your client’s cardholder’s sensitive information.

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.

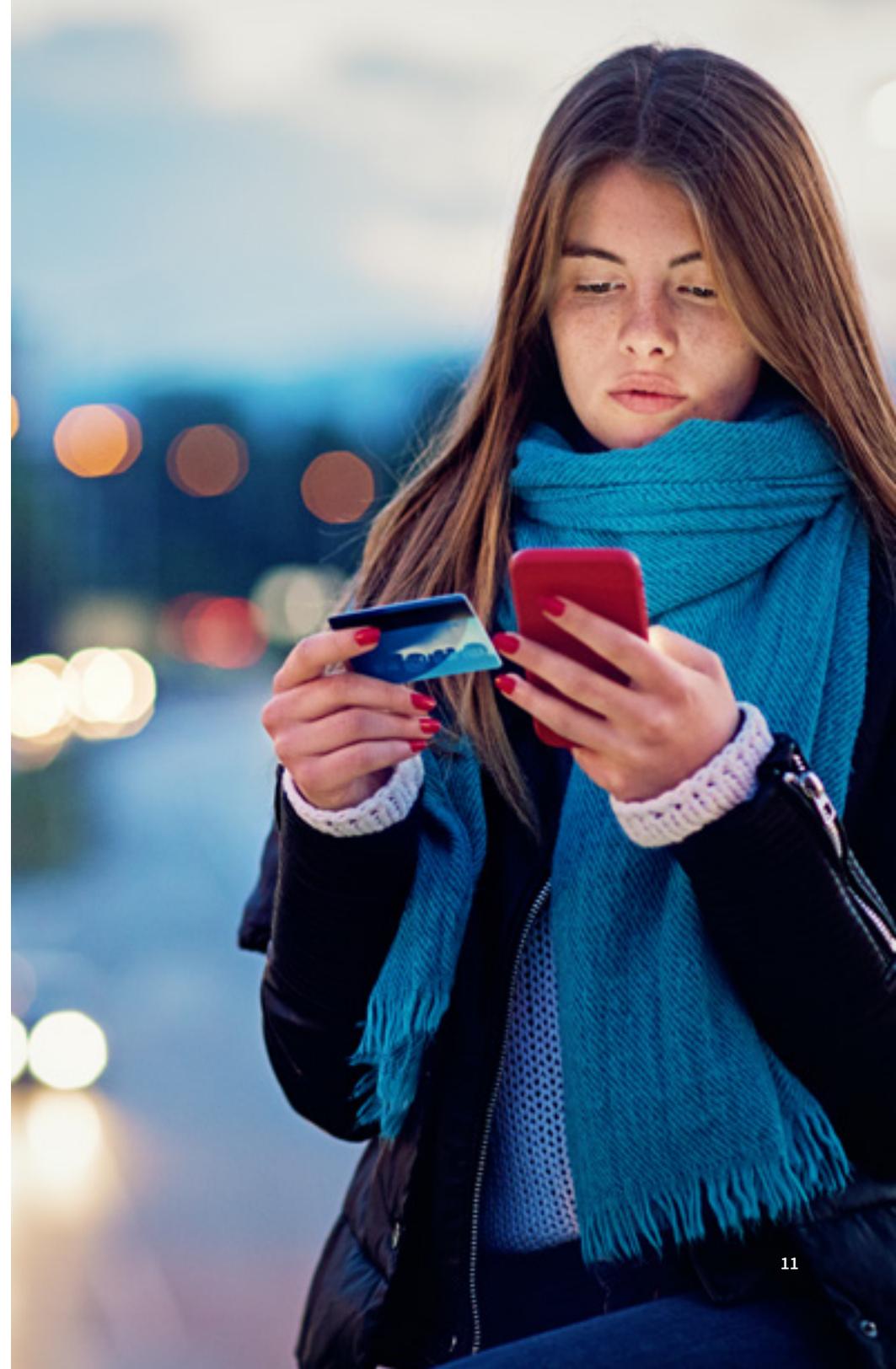
# Optimize your portfolio and profitability with PaymentsEdge

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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

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**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 percent 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

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## Controls, Self-Service Actions and Alerts

### Enable consumers to stop fraud before it even 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 empower cardholders to be in control of the accounts anytime, anywhere

- Turn card on/off
- Report card lost or stolen
- Activate a new or replacement card
- Initiate a transaction dispute
- Notify your financial institution of travel plans

### Timely and Relevant Alerts

- 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





## Digital card issuance

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FIS Digital Issuance allows the cardholder to provision the 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 re-issuance 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

Digital Issuance can drive faster usage while providing guardrails to protect your institution.

# Instant card issuance

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The FIS instant issuance environment is configured, certified, and ready to support instant issuance programs for our clients. Support includes a temporary to permanent card solution, connection with in-house instant issuance software for personalized card issuance in-branch and digital issuance of card credentials.

Immediate card issuance provides:

Improved Experience – Meet new cardholder’s instant expectations while retaining existing cardholders by showing the value of instant issuance in emergency card replacement situations.

Competitive Advantage – Instant issuance delivers speed, convenience and value to cardholders.

Revenue Opportunities – Activation at the time of card issuance maximizes activation rates, increases card usage and reduces downtime in reissuance situations.

## **Start Card**

The FIS Start Card solution, allows your institution to compete with larger issuers offering traditional instant issuance for a much lower start-up investment. The solution conveniently provides a temporary card and automatically orders a permanent card for the account holder.





## Instant card issuance

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### **In-Branch Instant Issuance – Chip Card Plug-in**

FIS enhances the instant card issuance process by giving financial institutions an easy way to deliver chip cards for new accounts or for those in need of replacements due to lost or stolen cards.

The Chip Card Plug-In service allows financial institutions to securely connect in-house Instant Issuance software applications to FIS for full management of chip data preparation and chip personalization.



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PAYS, BANKS AND INVESTS™**



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