Q&A

How to harness the new power of issuer processing

Unlock the future of commerce

As technology continues to transform the shopping experience, the role of issuer processing is also expanding. Jim Johnson, Co-president of Banking Solutions, FIS, explains why, where and how today's card issuers can stake a more significant place in the future of commerce.

Jim Johnson
Co-president of Banking Solutions, FIS

Q: How is issuer processing evolving and what part can issuers now play in the payments ecosystem?

A: Historically, issuers have focused on executing transactions and managing approvals, settlement and fraud checks. Now, in the digital world, issuer processing is moving from being a back-end utility to becoming a real-time decisioning engine at the center of commerce. Greater, faster access to data is driving this shift. As an issuer, you can already tap into a unique set of information, from transaction histories to risk signals and behavioral insights. When you add AI and real-time processing to the mix, you are in a stronger position to improve approvals, reduce fraud and personalize shopping experiences in the moment, not after the fact. It is also vital to remember that payments no longer happen in isolation, but are embedded across ecosystems. As commerce becomes more automated, issuers have the opportunity to play a central role in orchestrating data, controls and decisions across networks, fintechs and merchants in real time. Ultimately, issuing is now less about moving money and more about intelligently deciding how, when and where that money moves. In the future, issuers will not just enable payments; they will harness the power of data to actively shape outcomes.

Q: Payments have always generated a lot of information. What is making that data easier to access in real time?

A: Innovative technology is changing the game. Cloud-native, event-driven platforms and modernized data architectures allow issuers to ingest, normalize and act on transaction data as it happens – not days later. Real-time processing means signals can be captured and analyzed while decisions are still being made, creating opportunities to improve authorization, prevention and customer experiences in the moment.

FIS is making significant investments in its data and AI platform to help issuers bring together information that has traditionally been scattered across multiple systems.

Payment, risk, servicing and data teams are increasingly working from the same real-time intelligence, rather than operating in separate silos. This creates a shared foundation for decision-making across fraud, credit, customer experience and liquidity management.

The shift is from reporting to decisioning. Instead of using dashboards to understand what happened yesterday, issuers can use AI-powered platforms to identify what is happening now and determine the next best action automatically. When transaction and event data move in real time, insight and action become connected.

Q: Payments only reveal part of a cardholder's preferences and behavior. How can issuers build an even more complete picture of their customers?

A: Transaction data provides valuable insight into what customers do every day, but it is only one part of the picture. To truly understand a customer's financial situation, issuers need to bring together multiple sources of information across the banking relationship.

For example, transaction data shows spending activity and payment behavior. Credit balance and repayment data shows how customers manage longer-term financial commitments. Event data can provide additional context around important life moments, such as buying a home, getting married or other significant changes in financial circumstances. Together, these data sources create a more complete, real-time view of the customer.

FIS is helping issuers create this 360-degree view through investments in data, AI and unified issuing platforms. FIS Total Issuing Solutions brings together transaction data and credit servicing data that have traditionally existed in separate systems and organizational silos. Combined with advanced data and AI capabilities, issuers can gain a more holistic understanding of customer behaviors, anticipate changing needs and make more informed decisions in real time.

Until now, payment and credit-related data often lived in separate environments, limiting an issuer's ability to connect insights across the customer relationship. By bringing these data sets together, issuers can move beyond isolated transactions and develop a richer understanding of customer financial behaviors, creating opportunities for more personalized experiences, stronger risk management and better business outcomes.

Q: Does agentic commerce present a disintermediation risk to banks?

A: Yes. When agents start making purchases on consumers' behalf, banks that are not embedded in the agentic commerce layer could easily be disintermediated – without even realizing it. Agentic AI quietly shifts the decision point, so issuers need to be on the offensive. If the agent decides where to buy, how to pay and which account to pull money from, the issuer might only get involved at the very end of the process to settle the transaction. You still move the money, but you no longer shape the experience or earn the trust that comes with it. Issuers need the power to be at the center of the transaction, not on the periphery.

Q: How can FIS help issuers stay at the center of transactions?

A: FIS is committed to building the infrastructure and relationships that will keep issuers at the center of agentic commerce transactions. We are embedding products into the agentic layer, so that AI agents work through banks, not around them. Banks already know how to protect consumer payments, as they operate in regulated environments and manage trust at scale. What is changing is where critical decisions get made. Our job is to make sure our clients are not pushed down the stack while someone else sits atop the intelligence layer. We are empowering issuers and helping them maximize their new potential by embedding them directly into how agentic decisions are authenticated, authorized and executed. Agentic commerce is not about speed alone. It is about who is trusted to make decisions when the consumer is not looking. For FIS, the priority is helping ensure that trust remains with banks.

Maximize the potential of issuer processing with FIS. Get in touch to find out more.

Unlock more

Money at rest. Money in motion. Money at work.™

Our technology powers the global economy across the money lifecycle.

Money at rest

Unlock seamless integration and human-centric digital experiences while ensuring efficiency, stability, and compliance as your business grows.

Money in motion

Unlock liquidity and flow of funds by synchronizing transactions, payment systems, and financial networks without compromising speed or security.

Money at work

Unlock a cohesive financial ecosystem and insights for strategic decisions to expand operations while optimizing performance.

About FIS

FIS is a financial technology company providing solutions to financial institutions and businesses. We unlock financial technology to the world across the money lifecycle underpinning the world's financial system. Our people are dedicated to advancing the way the world pays, banks and invests, by helping our clients to confidently run, grow, and protect their businesses. Our expertise comes from decades of experience helping financial institutions and businesses of all sizes adapt to meet the needs of their customers by harnessing where 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.

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