

PAYMENTS ONE



Learn how a unified platform can differentiate your payment experience and build cardholder engagement and loyalty while improving your operations, cost efficiency and portfolio profitability.

Seven ways payment providers benefit from a unified platform

Our continually evolving payments landscape demands that providers have systems that are agile, streamlined and designed to handle the increased speed, volume and complexity of modern payments.



Respond to payments convergence

Non-card payment schemes are migrating onto new real-time payment rails in some markets, and there are increasing instances of integration between retail and enterprise payment infrastructures, merchant components, operational services and card issuing systems. A streamlined infrastructure means frictionless processing and the ability to generate more business value.



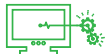
Future-proof your systems

What will payment volumes look like in the future? From what source and from what scheme will they originate? A unified platform ensures providers have the ability and agility to seamlessly respond to whatever the future brings for payments, without bearing the cost of overcapacity.



Lower total cost of ownership

Payments revenue is decreasing for some financial institutions, while transaction speed, volume, processing and regulatory demands continue to increase. Attempts to retrofit legacy platforms that cannot sustain our payments landscape ultimately costs more in resources and risk than adopting a unified platform.



Say goodbye to disjointed systems

Disjointed systems are inefficient and may result in duplication, integration challenges and a lack of flexibility to change. A unified platform can span across all payments requirements – from real-time payments to cards and fraud management to data services.



Reduce regulatory burden

Open banking, real-time payments, card innovations and new security standards have increased industry mandates and regulatory complexity, placing significant burden on providers who attempt to handle them alone. Streamlined systems reduce compliance hurdles and alleviate the burden of managing regular system updates.



Deliver cardholder value

Payment providers are in a new competitive landscape. A unified platform means more opportunity to invest resources into developing flexible payment strategies that add cardholder value while potentially lowering acquisition and servicing costs.



Invest in continued success

A unified platform ensures providers have taken the necessary steps to update their infrastructure to perform, given the likelihood that payments will only become faster, more demanding and more complex in the next few years.

A unified platform can span across all payments requirements



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