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

7 ways payment providers benefit from a unified platform

- **Invest in continued success**
  
  A unified platform assures 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 five years.

- **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.

- **Reduce regulatory burden**
  
  Open Banking, real-time payments, card innovations and new security standards have increased industry mandates and regulatory compliance duties. A unified platform can span all payments requirements – from real-time payments to cards, and fraud management to data services.

- **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 all payments requirements – from real-time payments to cards, and fraud management to data services.

- **Respond to payments convergence**
  
  New 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 paymentinfrastructures, merchant components, operational services and card issuing systems. A streamlined infrastructure means faster, more efficient processing, and the ability to generate more business value.

- **Future-proof your systems**
  
  Payments revenue is decreasing for some financial institutions, while transaction speed, volume, processing and regulatory demands continue to increase. A unified platform can span all payments requirements – from real-time payments to cards, and fraud management to data services.

- **Lower total cost of ownership**
  
  Payments revenue is decreasing for some financial institutions, while transaction speed, volume, processing and regulatory demands continue to increase. A unified platform can span all payments requirements – from real-time payments to cards, and fraud management to data services.

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**About FIS**

FIS is a leading provider of technology solutions to merchants, banks and capital markets firms globally. Our more than 55,000 people are dedicated to advancing the way the world pays, banks and invests by applying our scale, deep expertise and data-driven insights. 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 is a Fortune 500 company, and a member of Standard & Poor’s 500® Index.