



# CREDIT, DEBIT, AND CORE. OH MY!

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**Win with the entire ecosystem:  
Payments One Cards + Core Banking**

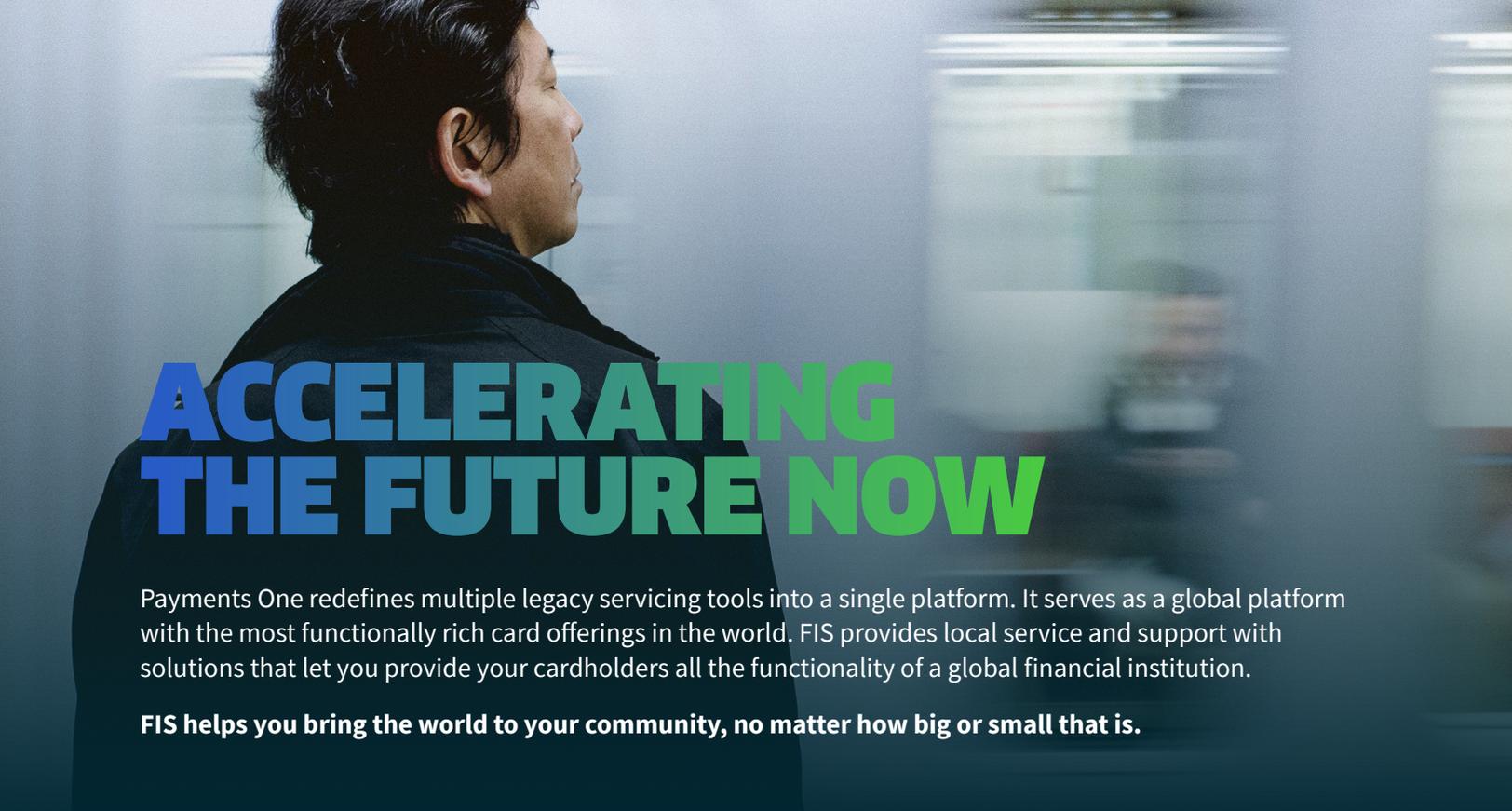
## **PREPARING FOR CHANGES IN PAYMENTS**

Your financial institution must position itself for optimized revenue streams and efficiency. You must easily pivot to new innovation as payments evolve – all while managing regulatory burden, operational costs and security demands.

Record growth is projected to continue to climb for card payments. In 2020, 81% of eCommerce payment methods were done by credit, debit and mobile wallets. The card business keeps on changing at a rapid pace.

THE PRESSURE IS ON for your financial institution. FIS™ is the only partner who can provide the full ecosystem of banking and payments solutions.

**Working together and driving cohesion with Payments One™ Cards.**



# ACCELERATING THE FUTURE NOW

Payments One redefines multiple legacy servicing tools into a single platform. It serves as a global platform with the most functionally rich card offerings in the world. FIS provides local service and support with solutions that let you provide your cardholders all the functionality of a global financial institution.

**FIS helps you bring the world to your community, no matter how big or small that is.**

## Advantages of an integrated, global approach

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Payments One is a functionally rich and extensible platform with a high functional threshold for core banking transaction processing and back-office features. It's extensible by configuration, coded plug-ins, or both.



### Total cost of ownership

- **Cost of change** – The componentized core provides the capability to implement change without redeploying and retesting the full application.
- **Build once, test once, fix once** – No longer does your staff need to waste resources with continuous testing and troubleshooting phases on multiple platforms.
- **One point of access with holistic design** – No duplicate functionality across banking and payments solutions.
- **Full service** – FIS can run as much or as little of your banking and payments ecosystem as you need.



## Reduce risk and compliance

- **Hassle-free compliancy** – Your platform will always be compliant, due to FIS.
- **Proactively ahead of the game** – Global insights into compliance requirements often means the system is compliant even earlier.
- **Platform investment** – Certainty of capabilities, processing, compliance and futureproofing in the marketplace.
- **Enhanced fraud capabilities** – Write, test and implement custom, real-time fraud strategies.



## Speed to market

- **Staying ahead of your competitors** – Improved product factory enables clients to create and launch products faster, and with more configuration options.
- **Cloud capable** – Leveraging new cloud technology improves availability and provides instant scalability.
- **Microservices architecture** – Allows for continual deployment methodology, enabling a safe implementation of change at a rapidly accelerated pace.
- **Driving value** – Modern technology stack capable of cost-effective, flexible and scalable deployment.





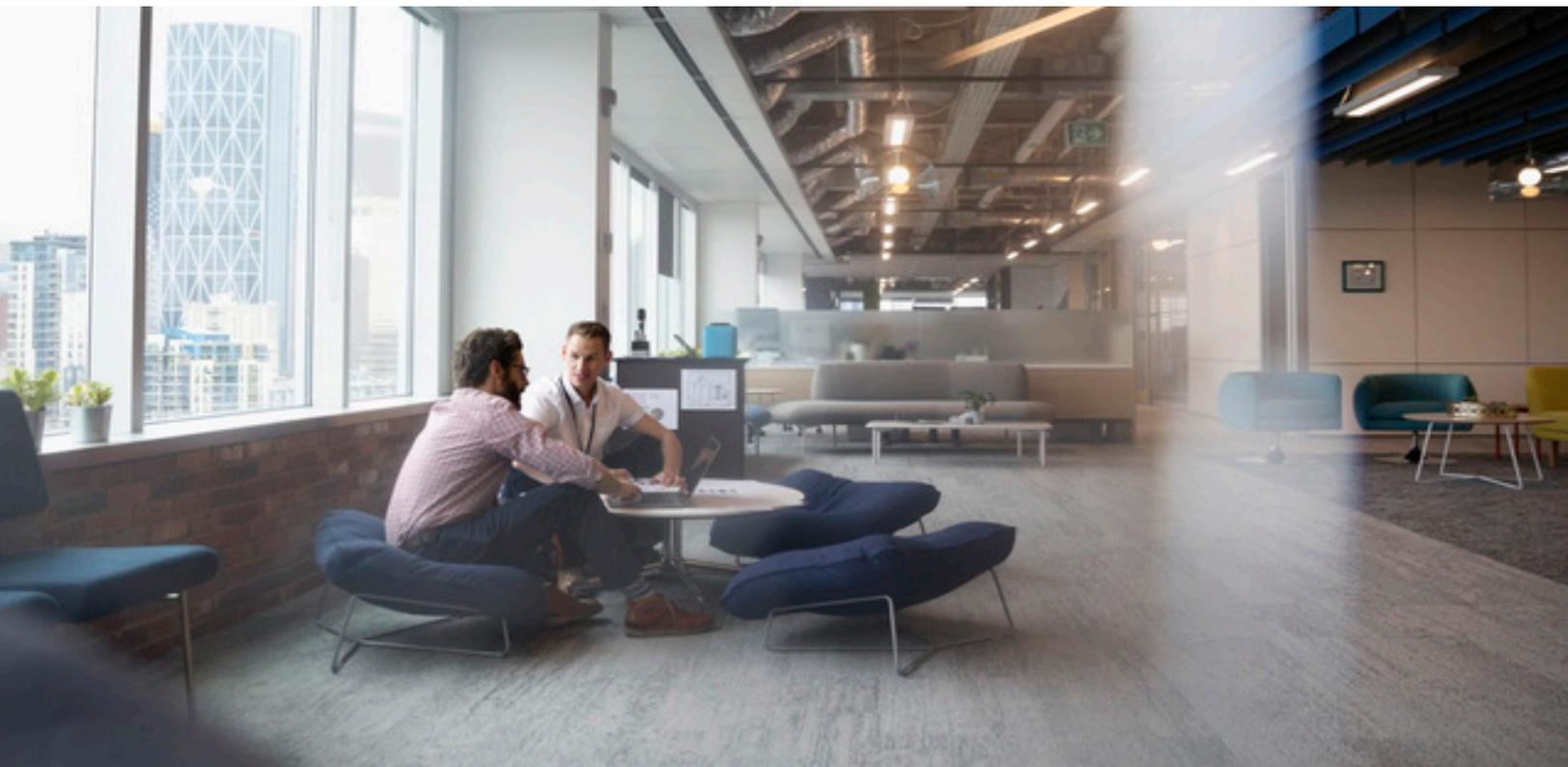
## Analytics and AI

- **Advancement for a rapid, evolving industry** – Features are modeled after common, repeatable financial processing patterns.
- **Flexible to your local or global presence** – Adaptable to various geographies, currencies and regulatory/accounting schemes.
- **Real-time analytics** – Analytics solutions with pre-built models, kpis, dashboards, applications, and reports, coupled with real-time data and predictive analytics. Analytics can be embedded directly into any digital channel via APIs.
- **Highly scalable open banking platform** – An open ecosystem for a highly scalable, truly revolutionary and cost-effective platform.



## Streamline Ecosystem

- **Maximize omnichannel access** – Provide a solid platform to build multiple core solutions, dramatically reducing the costs, timelines and risks traditionally associated with new line of business core development.
- **Simplify work and increase productivity** – Modern platform that enables talent to better manage your payments portfolio and reduce previously siloed, redundant back-end operations.
- **Personalize customer service** – Centralized views of all card accounts provide new cardholder insights and a better cardholder experience.
- **Reduce training** – Smart design, built with user-guided navigation at the forefront that simplifies preparation.



# DELIVERING UNPARALLELED SERVICING CAPABILITIES



## About FIS

FIS is a leading provider of technology solutions for 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 is a member of Standard & Poor's 500® Index.



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**ADVANCING THE WAY THE WORLD  
PAYS, BANKS AND INVESTS™**