

3 WAYS TOKENIZATION MAKES YOUR FINANCIAL INSTITUTION MORE EVOLVED

1 MORE CHOICES, CONVENIENT PAYMENT OPTIONS

Provides cardholders more ways to use their debit or credit cards to pay in-store or online

Via Mobile Wallet



Mobile wallets are expected to surpass the use of both physical credit and debit cards by the end of 2020. You can offer cardholders a safe and secure payment method that enables a more frictionless and secure digital checkout for a true seamless experience.

→ Apple Pay → Google Pay → Samsung Pay

Through other apps



Commerce today increasingly takes place within apps embedded in our smartphones. Tokenization improves the in-app experience for your cardholders by allowing them to make purchases without repeatedly entering their personal information.

→ PayPal™ → Uber™ → Starbucks™

Builds your brand with digital communications and notifications

We advance the digital journey by integrating our payment processing products and solutions with FIS Code Connect, a library of 1,000+ APIs, to ensure that issuers and their preferred vendors can drive brand loyalty and increased card usage across digital commerce channels.

→ 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 the 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



2 FASTER CHECKOUTS, BETTER LIFESTYLE



→ Promotes storing debit and credit cards on file for one-click checkout experiences

- Faster, more secure one-click checkouts online
- Speedier checkouts in stores
- Reduced disruption to recurring subscriptions

→ Cardholders demand that you simplify the banking experience. They want easier payment options, frictionless multichannel access, and personalized communication and services.

3 BE HAPPY, ENJOY PEACE OF MIND

→ Reduces fraud

- With tokenization, card numbers are protected in the general payment stream, greatly reducing the liability and exposure that a security breach can cause
- Without tokenization, card numbers are seen and stored by multiple entities in the payment stream



→ Cardholders want safety and security, wherever they shop. In this era, where fraud poses threats throughout the economy, building trust and loyalty with cardholders begins with keeping their payment and other personal data safe.

Isn't it time to modernize your payments platform?

LET US HELP YOU EVALUATE WHERE YOU SHOULD BE ON YOUR JOURNEY TO PAYMENTS MODERNIZATION.