









# FIS International Issuing Hub

*Solutions and services that empower card issuers to innovate and compete.*

## Cards remain essential to the payment experience.

But the challenges facing issuers grow increasingly acute, and are arriving from every direction.

-  *Economic volatility.*
-  *Intense marketplace competition.*
-  *Customer acquisition and retention.*
-  *Legacy systems that restrict innovation.*
-  *High upfront and ongoing costs.*
-  *Ever increasing regulation.*

*Together they are making it harder for issuers to create and deliver rich, digital, and tailored experiences that meet customers' growing expectations and put them in control, while also delivering a shorter time to value.*

What are card issuers telling us they need to win and keep customers?

- *Go anywhere cloud native platform*
- *Flexibility for rapid change and change delivery*
- *Full issuer and BaaS coverage*
- *Efficient sustainable technology*
- *Solutions that are available now*
- *API / Digital first*
- *Always on, always real-time*



## FIS International Issuing Hub

Rising to meet the challenge on behalf of card issuers.

*FIS International Issuing Hub offers a single, modular platform for seamless card programs that keep money in frictionless motion. With cloud native solutions and services, FIS International Issuing Hub takes on as much – or as little – of your card program as you need.*

*Its solutions span the complete card life cycle and customer journey, while the services offering covers the full spectrum from high-touch / low-complexity customer-facing to high complexity back-office processes such as reconciliation, fraud prevention and chargeback processing.*

*You can now unlock a smooth and accurate flow of funds and meet the needs and expectations of today's consumers while simultaneously reducing costs, improving fraud protection, and ensuring compliance. Critically you can also deliver faster revenue recognition for future forward investment and further innovation. FIS International Issuing Hub offers "ready-to-go" expansion into adjacent business opportunities through pre-integrated services and processing components.*

With FIS International Issuing Hub, banks can deliver any product, anywhere, in any form factor:

-  *Quickly build and launch products*
-  *Deliver outcomes in days, not months*
-  *Flexible Instrument ledger to structure any use case and any value store*
-  *Single platform, API and analytics available across all product types*
-  *Credit, Multi currency, Debit, Prepaid, Charge, Commercial, Embed cards as a service, Business funding, Consumer funding, Corporate and public sector disbursements*
-  *Open loop, Closed Loop*
-  *Physical, Virtual, Token, Single use, Multi use*

Respond faster, shorten time horizons, and accelerate time to value.

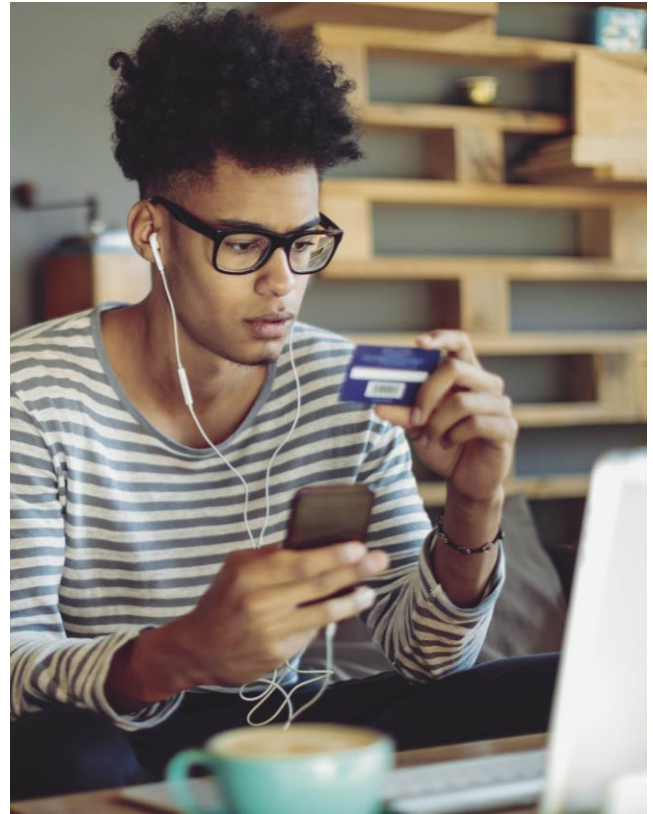
*FIS International Issuing Hub is designed with agility and responsiveness at its heart. Customer engagement initiatives including rewards and promotions are quick and easy to set up and manage. Fees and interest rates can also be effortlessly amended.*

*The platform even makes it straightforward to further diversify and enhance your value proposition, including products, instalments, virtual accounts, payment plans, and savings / deposits.*



**And in just three to nine months you can:**

- 01** *Integrate with tech stack*
- 02** *Set-up cloud infrastructure*
- 03** *Be Risk and Security compliant*
- 04** *Launch first product*



## Cloud

- *Deploy rapidly into new geographies.*
- *Benefit from faster requirement turn around through cloud development and deployment patterns. Multiple global Tier 1 firms trust FIS to process their mission critical payments in the public cloud.*
- *Harness scale economies – today over 90% of FIS Global workloads are processed in the cloud.*

## Coverage

- *A single pre-integrated, always secure, always compliant platform for the full issuer journey including AML/CTF screening, CDD, PSD2, Fraud, Exceptions, Reconciliation, Chargebacks, Scheme Connectivity and File Processing.*
- *Process and staffing coverage core process BPO – Fraud, Chargebacks, Reconciliation, Collections, fulfilment partner management, including on demand-staffing to accommodate surges in demand, out of hours support,*
- *All presented under an opt-in model allowing a bespoke fit to your technical eco-system, fulfilment partners and resourcing demands.*

## Future



*Change at the heart of the solution means that whether you're reacting to competitors, responding to new entrants, or setting a new direction in the market, FIS International Issuing Hub can take you there.*



*Realize business initiatives previously shuttered by costs*



*Deep OOB Functionality, single code base, agile plugin architecture for rapid, sustainable change*



*FIS International Issuing Hub delivers on a sustainable partnership for long term success*

Harness the strength and stability of a **global leader**

The world's financial economy relies on **FIS technology**

**\$16TN+**  
financial assets

**Partnering with over 50%**  
of world's most innovative companies

**Empowering 95%**  
of the world's leading banks



## FIS International Issuing Hub

*Payment innovation brought rapidly to life.*

*Conceive. Create. Deliver. Understand. Iterate.*

*Unlock strong, sustainable revenue, and faster time to value.*

*Set product development free from the core.*

*Secure, compliant, and high-performance.*

*FIS card solutions help move money more effectively.  
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 leading provider of technology solutions for financial institutions and businesses of all sizes and across any industry globally. We enable the movement of commerce by unlocking the financial technology that powers the world's economy. Our employees are dedicated to advancing the way the world pays, banks and invests through our trusted innovation, system performance and flexible architecture. 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 member of the Fortune 500® and the Standard & Poor's 500® Index.

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