Total Issuing™ Solutions TS2 Commercial

A flexible, scalable and secure commercial card foundation—built to modernize card issuance and accelerate growth

Commercial card processing

Commercial card programs are becoming a strategic lever for issuers—supporting cash flow, treasury and controls for SMB, mid-market and enterprise clients. But legacy processing models can constrain agility, data access and digital delivery at the exact moment commercial clients expect more.

Commercial payment ecosystems are under pressure to modernize. SMBs, mid-market businesses and enterprises often face fragmented processes for issuing, managing and reconciling payments across multiple platforms—creating inefficiencies in onboarding, expense management and fraud mitigation. At the same time, B2B payment flows remain heavily reliant on slower, harder-to-track non-card rails (ACH, wire and checks). This increases the risk of errors and fraud, limiting access to faster, more efficient options as virtual card and real-time payment use cases expand.

Do you have a modern processing foundation that can unify workflows, strengthen security, and unlock real-time data insights for evolving commercial demands?

The FIS® Total Issuing™ Solutions TS2 modernized processing platform delivers a secure, compliant and highly flexible foundation for commercial card issuers to accelerate their business. TS2 breaks down barriers created by traditional processing architectures with a singular, resilient solution that is engineered to scale—so you can innovate faster, operate with confidence and deliver the digital experiences commercial clients expect.

Operational proficiency for complex commercial programs

Running an issuer commercial credit card program is multi-faceted and operationally intricate. Success requires the right processing foundation to support technology investments, data analysis, product management, compliance and cardholder servicing excellence across channels—without adding more vendor complexity.

Flawless execution at the moment of transaction—and beyond

Credit cards combine lending and payments, so the experience must work flawlessly at authorization while also supporting the lending capabilities required both pre- and post-transaction. TS2 is designed to deliver dependable performance and resilient processing that helps issuers protect the experience for every purchase, every time.

Expand payment options to complete in a digital-first B2B landscape

Digitally enabled alternatives such as BNPL and account-to-account payments are reshaping expectations. As virtual card use cases proliferate, issuers need integrated solutions that combine flexibility, security and real-time data insights—supporting commercial priorities like cashflow management and treasury while keeping card programs competitive.

Proven at scale:

- 1.8B global transactions processed annually
- 163M commercial accounts on file
- 99.9707% uptime
- 22 new products/features launched since 2024

Modern onboarding and instant provisioning

Enable real-time account opening and wallet provisioning with digital onboarding capabilities designed for commercial card programs—helping you reduce friction, speed time to first spend and improve client experiences from day one.

Configure and differentiate

The TS2 client-defined hierarchy eliminates Sys/Prin/Agent constraints and supports flexible rule hierarchies for virtually any portfolio structure. Highly configurable options and rules (not tied to BIN or account number structure) help you reduce the time, cost and risk of change—so you can add portfolios, launch products and tailor pricing, fees and experiences faster.

Real-time processing and always-on availability

Keep operations moving with always-on databases that remain open during nightly processing and a customized nightly schedule for each client. TS2 supports real-time capabilities—from virtual cards and instant issuance to credit line maintenance and event streaming—so teams can act faster with timely insights and more responsive servicing.

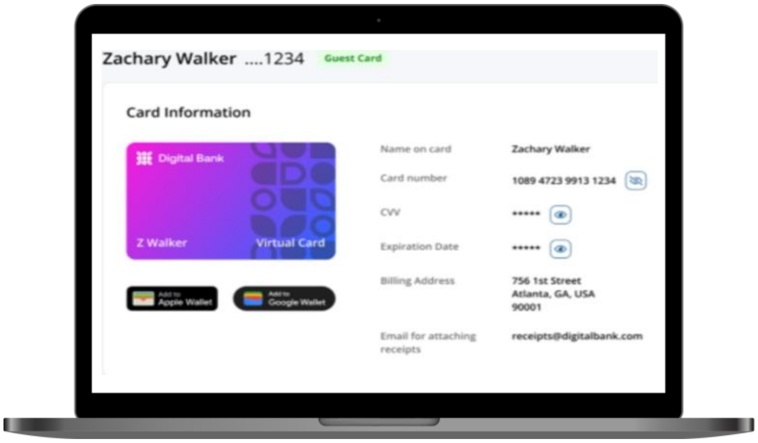
Open, API-enabled ecosystem with controlled change

Modernized API enablement provides a robust suite of API packages to support mobile apps, web servicing and contact center workflows—including digital experiences, alerts/notifications and event streaming. A centralized Digital Admin hub helps manage configurations and program settings, while a dedicated test region that mirrors production enables faster validation and safer releases.

Ready to modernize your commercial issuing platform?

Let's discuss how TS2 can help you accelerate innovation, streamline operations and scale with confidence.

Unlock advanced solutions



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, proven 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 ranks #241 on the 2021 Fortune 500 and is a member of Standard & Poor's 500® Index.

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