



Total Issuing™ Solutions TS2 Consumer

A flexible, secure and scalable foundation to accelerate modern consumer issuing

Consumer credit card processing

Consumer credit card programs demand flawless payments execution, strong lending capabilities and exceptional digital servicing as competition and expectations keep rising.

Operating a consumer credit card program is multi-faceted and intricate. It requires technology investment, data analysis proficiency, product management expertise, compliance management, marketing acumen and cardholder servicing excellence across channels. At the same time, credit cards must perform flawlessly in transactions, avoid undue friction for cardholders, be secure, remain in compliance and have enabled support before and after every transaction. Issuers face growing competition from digital disruptors and evolving digital wallet, BNPL and account-to-account (A2A) payment capabilities.

Are you aligned with a modern card processor that delivers a highly flexible foundation for you to keep pace with continued change, while reducing complexity?

FIS® Total Issuing™ Solutions TS2 modernized processing platform delivers a secure, compliant and highly flexible foundation for large-scale consumer card issuers to accelerate their business. TS2 breaks down the barriers created by traditional processing architectures with a singular solution that is resilient and infinitely scalable—supporting speed-to-market and operational efficiency from a feature-rich platform.

Improve operational efficiency and reduce complexity

Reduce total cost of ownership through integrations that simplify day-to-day operations. TS2's expansive status and reason codes help teams quickly see why transactions fail—such as fraud checks, address verification mismatches, card expiration and authorization status—enabling more precise troubleshooting and improved compliance accuracy. Integrated balance transfers provide smooth, automated support built into the platform rather than handled manually through a separate system.

Deliver richer, more personalized cardholder experiences

Use a feature-rich processing stack to deliver personalized, contextual experiences supported by data-driven insights and events. TS2's real-time platform helps you seamlessly manage the full account lifecycle—from new account creation and instant issuance to lost/stolen replacements, product changes, account maintenance and credit line management.

Accelerate innovation and speed-to-market

Move faster with API-first, digitally enabled services that support quicker deployment of new products and ideas. TS2 enables configuration of parameters not tied to BIN or account number structures. It helps reduce time, cost and risk of change management, with a dedicated test region that mirrors production so you can validate updates before release.

Proven at scale:

- 188 billion transactions processed annually (North America, 2027 projected)
- 941 million total accounts on file processed
- 31 new products/features launched since 2024

Configure and differentiate at speed

Quickly tailor programs through highly configurable options and “if/then” rules not tied to BIN or account structures. Configure settings at client, product, account, cardholder and transaction levels, manage them centrally in Digital Admin, and point accounts to new option sets for product changes without creating a new account record. *The result:* faster product configuration, stronger portfolio segmentation and a lower-cost approach to change.

Always on, real-time processing resilience

Keep servicing and payments moving with an always-on platform: 24x7 databases that remain open during nightly processing, and each client can run a customized nightly schedule. Built for real-time account events like new accounts, instant issuance, lost/stolen replacement and credit line changes, TS2 supports the flawless execution that today’s consumer card programs demand.

API-first integration and extensibility

Leverage a robust suite of API packages to power mobile apps, web servicing and contact-center workflows, with orchestrated APIs for complex processes. Open standards support quicker integration, improved transparency and personalization. Enable third-party integration without extensive development, providing a practical alternative to customization.

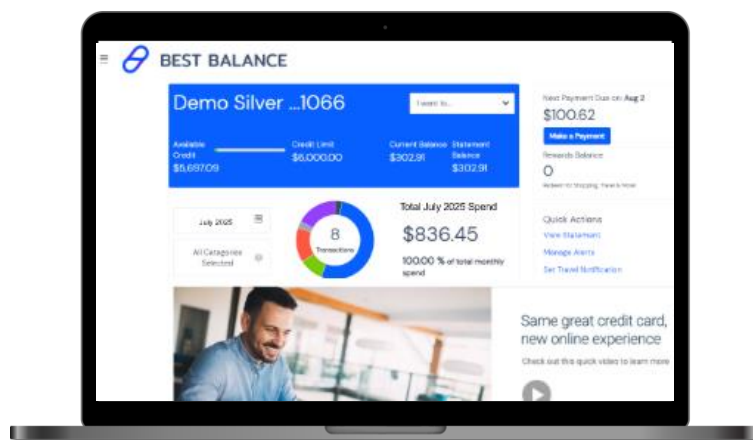
Data-rich insight and control

Act faster with near real-time access to portfolio data, enhanced delivery options (including streams) and event subscriptions for simple or complex authorization events. TS2 also provides expansive account status and reason codes, custom data fields and cardholder-specific data—supporting analytics, operational reporting and better decisioning across servicing, risk and marketing.

Ready to modernize your consumer 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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