

# How to drive growth in card payments with optimal operations



Card payments are an essential way to move money between banks, consumers and businesses. But for card issuers, they are also a key source of income. So, you don't want manual processes and systems from multiple vendors pushing up the cost of payment processing – and making it harder to manage fraud risks, identify growth opportunities and increase revenue.

Before you can grow transaction volumes and revenue, you need to modernize, optimize and integrate your card payment operations in a single payments ecosystem.

# Face your challenges head on:

## High operational costs and risks

Managing card payments with fragmented, outdated systems and manual processes can be costly and increase fraud risk. You need to balance valid transactions with fraud prevention.

### Integrate systems

Use a unified platform to streamline operations and reduce costs.

#### Automate processes

Adopt automated solutions to minimize manual intervention and error.

#### **Enhance fraud detection**

Implement advanced fraud detection tools to safeguard transactions.

## Missed growth opportunities

Payment processing generates valuable data on customer behavior. However, without the right infrastructure, this data remains untapped.

#### **Transform data** into intelligence

Extract insights from transaction data with advanced analytics.

## **Drive insights**

Make better use of data to understand customer needs and preferences.

## **Optimize services**

Apply insights to enhance card services and introduce new offerings.

# Fierce competition for customers

To grow transaction volumes and revenue, acquiring and retaining customers is essential. Today's customers demand seamless, personalized experiences.

# Digitally transform

Upgrade to frictionless, 24/7 digital card services.

# Personalize experiences

Offer tailored services based on customer data.

# Improve loyalty

Introduce rewards and loyalty programs to retain customers.

## Ready to transform your card payments ecosystem?

## Unlock value with one payments ecosystem partner

FIS® offers solutions and services to help banks modernize their card payments ecosystem. Streamline your card operations with FIS and unlock the potential for growth, efficiency and enhanced customer satisfaction. Take care of cards with FIS.

## Contact us today.





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