Five incremental steps to a standout debit card program

Unlock a simpler, more secure purchasing experience

As a mainstay of card payments, debit cards are now enjoying their long-awaited moment in the sun. With Gen Z increasingly using debit for everyday spending, financial budgeting and non-essential purchases, it's time to outshine your card-issuing competitors – with these five phased improvements to debit payment experiences.

Stop false declines

Legitimate transactions from trusted cardholders often face unnecessarily high decline rates, which sabotages the customer experience and reduces revenue potential. An innovative solution is to bring together merchant and issuer ecosystems to optimize authorization decisions and maximize acceptance.

By resolving recoverable decline reasons (e.g., expired card) in real time, issuers can confidently approve trusted transactions that would otherwise be lost – without taking on chargeback risk. This minimizes churn and keeps your card "top-of-wallet," while improving authorization rates and overall portfolio performance.

Fight card-not-present fraud

Online fraud is now a dominant threat in card payments and especially card-not-present transactions, as static three-digit CVV2 codes are easily compromised and reused online.

With dynamic CVV security tools, issuers can save millions annually in fraud losses and related costs while improving the cardholder experience. Each online transaction is validated with a fresh, time-bound code, allowing you to more confidently approve legitimate purchases and still halt fraud in its tracks.

Make informed fraud decisions

Clear, correct and real-time data is at the center of every authorization decision. But for decades, poor or missing merchant data has plagued the payments ecosystem, leading to false declines, higher chargeback rates and cardholder confusion.

Now, issuers can enhance existing fraud decisioning tools with API-enabled additional merchant data. Real-time data sharing closes the information gap between merchants and issuers, enabling more accurate approvals and fewer false declines across e-commerce transactions.

Simplify checkouts

All too often, shoppers abandon their carts when required to re-enter card information or if the checkout experience feels too long or complex. To simplify the process, issuers should consider digital wallet-based solutions that replace manual PAN entry with a simple card selection, creating a faster, more secure and frictionless purchase experience for both consumers and merchants.

Positioning your financial institution's card as a "ready-to-go" option at checkout increases usage and relevance. And by removing the need to manually enter card details, you can significantly reduce checkout friction, improving completion rates and cardholder satisfaction.

Reduce disputes

With unrecognized transactions now a major driver of cardholder disputes, providing richer transaction detail could considerably reduce dispute handling costs for issuers. To this end, data cleansing tools can help you surface detailed, normalized merchant information to cardholders on digital or card statements and other channels.

By providing cardholders with precise location data, standardized merchant IDs and clearer transaction descriptors, you reduce the risk of unrecognized charges and can ultimately lower dispute volumes and improve the customer experience.

Unlock incremental innovation and improve your debit card program step by step with FIS® Payments One™ Debit.

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