

Tip sheet:

Maximize debit card growth with the combined power of payments network and card marketing



Unleash your debit card program's full potential and keep money in motion by leveraging interchange revenue to fund campaigns to your debit cardholders. This innovative approach gives financial institutions a more affordable way to drive engagement, boost portfolio revenue and deliver exceptional customer experiences. Here are some ways you can use this strategy to seize unparalleled opportunities.

1. Boost cardholder engagement with personalized marketing

Win and keep customers the digital way by making loyalty and personalization a priority.



- **Reignite activation and retention**
Tailored marketing campaigns can re-engage inactive cardholders, boost usage among the active, and gain long-term retention.
- **Deliver personalized incentives**
By aligning your offerings with cardholder behavior, you can provide timely incentives like special discounts, travel perks or gift cards. Personalized, embedded rewards build deeper connections and set your program apart.

2. Drive revenue growth by increasing interchange income

Invest interchange income in cost-effective marketing with a solution that bundles a powerful payments network and marketing.



- **Maximize earning potential**
With a network that offers competitive interchange rates, you can reinvest increased revenue into growth initiatives.
- **Fund growth without strain**
You can apply revenue share from interchange fees to cover marketing costs, giving you a robust year-long strategy without upfront outlays.
- **Optimize campaign success**
Tracking performance with analytics allows you to refine strategies for data-driven growth, ensuring every effort delivers ROI.

3. Increase cardholder retention through personalized engagement

Exceptional experiences **turn cardholders into devoted advocates.**



- **Provide seamless access**
A payment network with a broad reach allows you to offer cardholders best-in-class approval rates and hassle-free transactions.
- **Go mobile to stay relevant**
Mobile-first features drive meaningful engagement, so you can foster loyalty and encourage behavior change.

4. Outsource card marketing operations

Partnering with a provider that offers expert support can help you **turn complexity into opportunity.**



- **Simplify marketing and execution**
The best solution handles marketing end-to-end, from campaign implementation to award fulfillment and performance analysis.
- **Trusted advisory expertise**
An industry leader can help you overcome portfolio challenges, streamline strategies and unlock growth opportunities tailored to your institution's goals.

Your competitive edge starts here

FIS® is thrilled to offer financial institutions a dynamic pairing of two of our flagship solutions – PaymentsEdge card marketing services and the NYCE Payments Network – enabling an efficient and cost-effective way to unlock higher interchange income to fund growth and keep money in motion.

PaymentsEdge takes the work out of marketing with turnkey, scalable resources for debit and credit portfolios. Through the NYCE network, we actively manage interchange positions to get clients the best economics possible. Together, NYCE and PaymentsEdge can help move your card programs beyond standard offerings to drive loyalty, revenue growth and efficiency.

Take care of engagement and growth with FIS

Contact us to learn how new income from cards could pay for growth. Learn the value of using our payment network and marketing solution together.

UNLOCK GROWTH



Unlock a new way to fund marketing programs. 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 financial technology company providing solutions to financial institutions, businesses and developers. We unlock financial technology that underpins the world's financial system. Our people are dedicated to advancing the way the world pays, banks and invests, by helping our clients confidently run, grow and protect their businesses. Our expertise comes from decades of experience helping financial institutions and businesses adapt to meet the needs of their customers by harnessing the power that comes when reliability meets innovation in financial technology. Headquartered in Jacksonville, Florida, FIS is a member of the Fortune 500® and the Standard & Poor's 500® Index. To learn more, visit FISglobal.com. Follow FIS on LinkedIn, Facebook and X (@FISglobal).

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