



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.

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-

deeper connections and set your program apart.

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

Drive revenue growth by Drive revende g. o... 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

Go mobile to stay relevant

cardholders best-in-class approval rates and hassle-free transactions.

Mobile-first features drive meaningful engagement, so you can foster loyalty and encourage behavior change.

Outsource card marketing operations

into opportunity. Simplify marketing and execution

Partnering with a provider that offers expert support can help you turn complexity

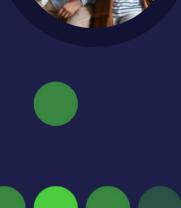


The best solution handles marketing end-to-end, from campaign implementation to award fulfillment and

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.



starts here FIS® is thrilled to offer financial institutions a dynamic pairing of two of our flagship solutions - PaymentsEdge

Your competitive edge

- 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

card marketing services and the NYCE Payments Network

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.

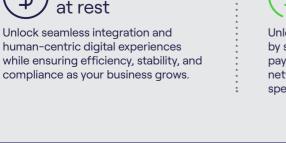


Take care of

UNLOCK GROWTH



Money





Money

in motion



Unlock a cohesive financial

Money

at work

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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