

Tip sheet:

Remaking the payments ecosystem – three steps to unlocking new value with basket level intelligence



The digital economy is rapidly evolving, pushing financial institutions, sellers and brands to rethink how they deliver value. As money continues to move more seamlessly than ever, the payments ecosystem is advancing beyond basic transaction data toward a model powered by **item-level basket intelligence**.

With more personalized and efficient experiences for all participants, here's how to unlock growth in the new era of payments.

1. Access integrated basket intelligence

Understanding not just where and when but also what consumers purchase offers a competitive edge:



Gain actionable insights: Analyze individual items in each basket to reveal true purchasing preferences and drive smarter decision-making.

Personalize marketing: Harness basket-level data to create targeted offers, real-time coupons and product recommendations – improving marketing ROI.

Enhance fraud detection: Spot unusual patterns with basket-level scoring, adding extra layers of protection for issuers and retailers.

2. Rethink consumer interactions

Modern consumers expect seamless, tailored payment experiences:



Flexible payments: Let customers split payments by item, using options like FSA/HSA funds, stablecoins or BNPL.

Custom loyalty programs: Build loyalty solutions that reflect unique customer needs, encouraging deeper relationships and greater retention.

Real-time engagement: Use live data to offer relevant products and discounts at checkout, both in physical and digital environments.

3. Drive results across the ecosystem

Integrating this new blend of capabilities benefits every player in the value chain:



For financial institutions:

Stand out: Design differentiated card and rewards programs, powered by basket insights.

Drive usage: Offer compelling, personalized rewards to keep your card top-of-wallet.

For sellers and retailers:

Boost sales and loyalty: Target offers and loyalty programs to increase average purchase size and frequency.

Optimize operations: Streamline payments and reduce acceptance costs.

For brands and CPGs:

Precision targeting: Use detailed purchase data for better-targeted campaigns and performance models.

Know your customer: Gain direct insight into buying behaviors for smarter product strategy.

Prepare for what's next

The foundational technology for this transformation is available now. By integrating payment systems, loyalty programs and detailed spend data, you can build a smarter ecosystem that maximizes value from every transaction and strengthens customer relationships.

Discover how FIS can help you harness basket intelligence and optimize your payments strategy.

Contact us to modernize your operations and unlock new growth.

Unlock growth

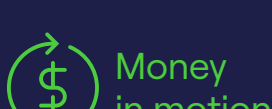


Money at rest. Money in motion. Money at work.™

FIS payment solutions provide seamless digital experiences and drive value. 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.