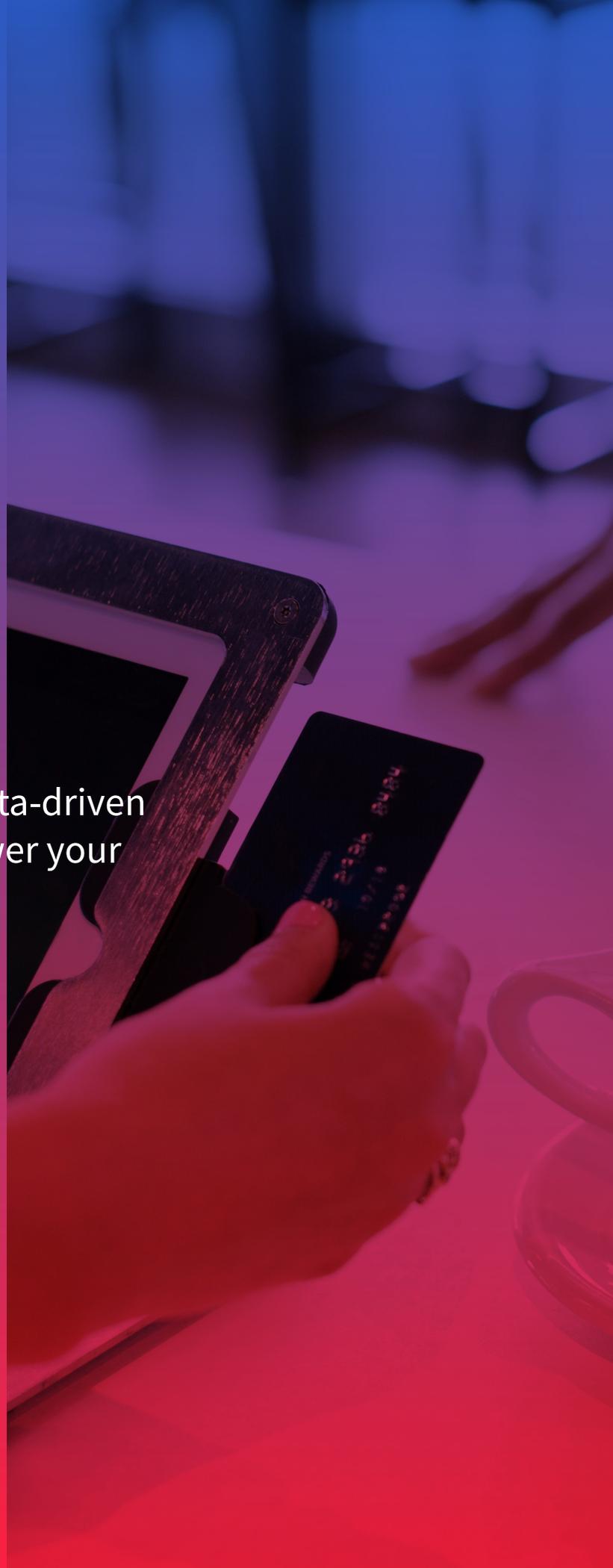


worldpay
from FIS

PRIME

Discover the most advanced, data-driven
debit routing service to help lower your
acceptance costs





Prime: Intelligent routing for debit transactions

The Opportunity: Minimizing the cost of processing debit cards

Debit cards are the most popular, non-cash retail payment method by transaction volume. In 2018, more than 58 billion transactions were made by debit card in the US.¹ Additionally, debit cards make up 66.9 percent of all card payments.²

Globally, debit cards are the third most popular method of payment for all eCommerce transactions, and represent the second most prevalent payment method for all Point-of-Sale (POS) transactions.³

With so much of your payments volume going through the debit networks, even small savings on each transaction can represent a major uplift in profitability.

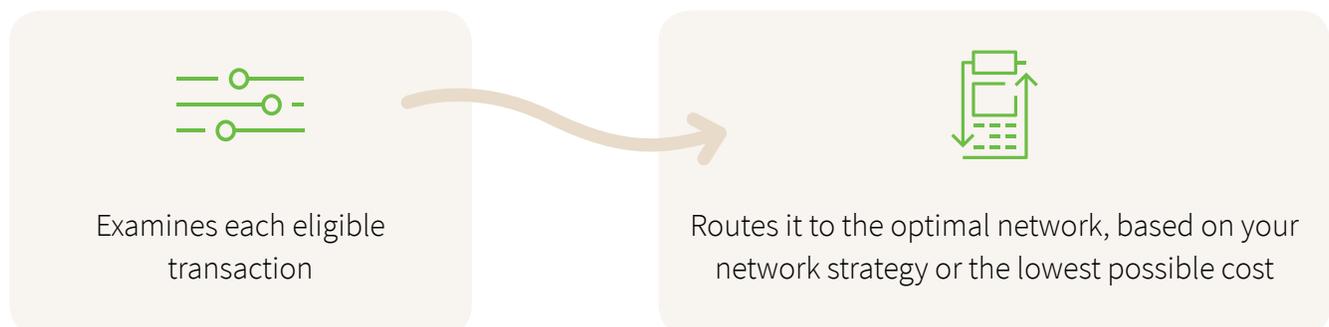
The Challenge: Connecting to the networks that represent the best cost saving

Routing your transactions to the most cost-efficient network can generate interchange savings of up to 50 percent per transaction. However, there are so many debit network options and related factors to know, along with no clear understanding of the associated fees involved.

Knowing which networks are delivering the best savings is a daunting task, possible only with the help of cutting-edge data analytics tools and payments experts who know how to use this data. You need advice to take away the complexity of debit routing, and the integrations to the right debit networks to act on that advice.

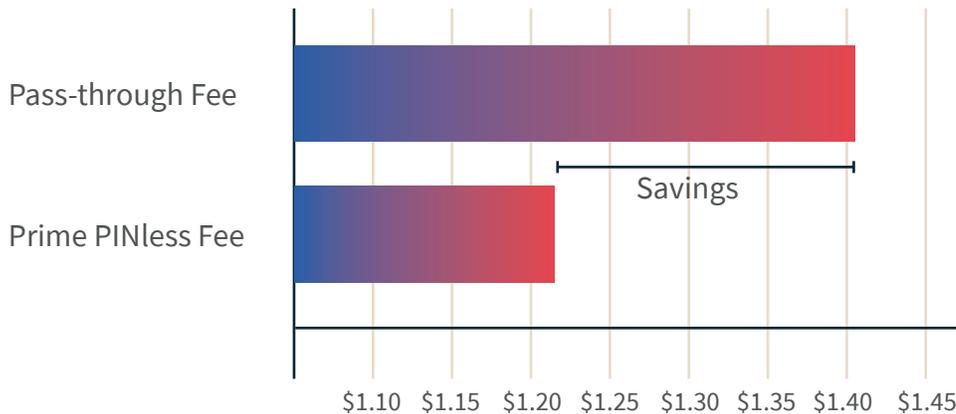
The Solution: Prime, by Worldpay from FIS

Prime is a fully-managed, data-driven service that:



Worldpay's intelligent routing platform uses our years of payments experience to give you increased profit margins and lower costs. It's the solution that lets you keep more of your revenue.⁴

Reduce costs of debit acceptance with Prime



> \$85M

Using Prime, our customers saved more than \$85 million in a 12-month period.⁵

Key benefits

Cost reduction

Through Prime, you can achieve lower debit card processing fees and can save as much as six percent on these costs.

Data science

Prime is driven by our data science team, assessing the best route for every transaction. We can even evaluate the potential costs savings for you before the service is live.

Scale

We're the largest debit acquirer and processor, and route about six billion transactions a year through Prime. Trust our vast amount of data and knowledge of the industry to make the right decisions, and save you more of your revenue.

Easy implementation

With Prime, you need little-to-no software development. We enable the service, and you reap the cost-savings rewards. Plus, you benefit from a single relationship with the world's leading payments processor for both your credit and debit card transactions.

Did you know?

In-store or online, Prime can meet all your debit routing needs across all environments.

Grow

Increase revenue with higher authorization rates at the lowest optimized cost.

In store or online, Prime helps you make the most out of every debit payment with these unique features:

- **PINless debit routing:** Our comprehensive algorithm is designed to reduce the cost of acceptance by routing transactions to the most cost-efficient network. We consider all payment variables, both historical and real-time, to drive optimal results.
- **Automated logic to reroute declined transactions:** Sometimes, transactions may be declined. If this happens, we'll automatically re-route the transaction to a credit network (Visa/Mastercard) as a signature debit, and retry for an authorization.⁶
- **Ongoing optimization:** We're continually enhancing Prime to keep abreast of routing network changes and provide you with the best cost-savings possible.



Features	Prime for Card-Not-Present (CNP)	Prime for Card-Present (CP)
Override option – Choose which transactions you send through Prime and be in control of your transaction routing, regardless of the initial debit authentication type.	✓	✓
Savings reports - Through our iQ reporting suite ⁷ , we send you state-of-the-art reports to demonstrate your overall savings through Prime, and per-transaction reports for transparency.	✓	✓
Optimized PIN debit prompting – We developed a functionality to prompt cardholders to enter their PIN at terminals, reducing further acceptance costs by shifting signature transactions to PIN debits.	✗	✓



87%

Did you know?

87% of Americans own a debit card⁸



Why Worldpay from FIS?

It takes a certain type of payments partner - agile, consultative, and expert in debit processing and data science - to give you the best savings opportunities.

Worldpay is the smart choice, with the most advanced and data-driven debit routing service available. We combine intelligence from 40 billion transactions processed annually, plus the flexibility to meet your unique needs, and we deliver the lowest cost of acceptance possible.

With Worldpay as your payments partner, you know you're in the right hands to grow your business, and keep more of your revenue.

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from FIS

Get started today

Already a Worldpay customer?

Ask your Relationship Manager about Prime and learn more about the savings it can deliver for your business.

New to Worldpay?

Discover how we can help your business flourish. Whatever the country, whatever your sector, choose a truly global partner to grow your payments.

Talk to us at worldpay.com/global/about/contact-us or visit worldpay.com to view our industry-leading range of products and services.

¹ Mercator Advisory Group Annual US Debit Market data review – June 2019.

² The Federal Reserve Payments Study – 2018 Annual Supplement.

³ Worldpay Global Payments Report – 2018.

⁴ Merchant eligibility is considered on a case-by-case basis. Factors such as overall savings potential, transaction volumes, and Worldpay Prime service fees will be considered in determining merchant eligibility. Additional terms and conditions may apply.

⁵ Worldpay internal reporting data – 2018.

⁶ Feature only available on our US Core platform.

⁷ iQ is our powerful reporting suite that provides a window into your business operations through its rich and granular data and insight-sparking analytics. For more information, please contact your Worldpay representative.

⁸ Statista, December 2017 and edited April 2019.

