



# ELEVATE YOUR CARDHOLDER EXPERIENCE

---

Payments One Debit

# Table of contents

---

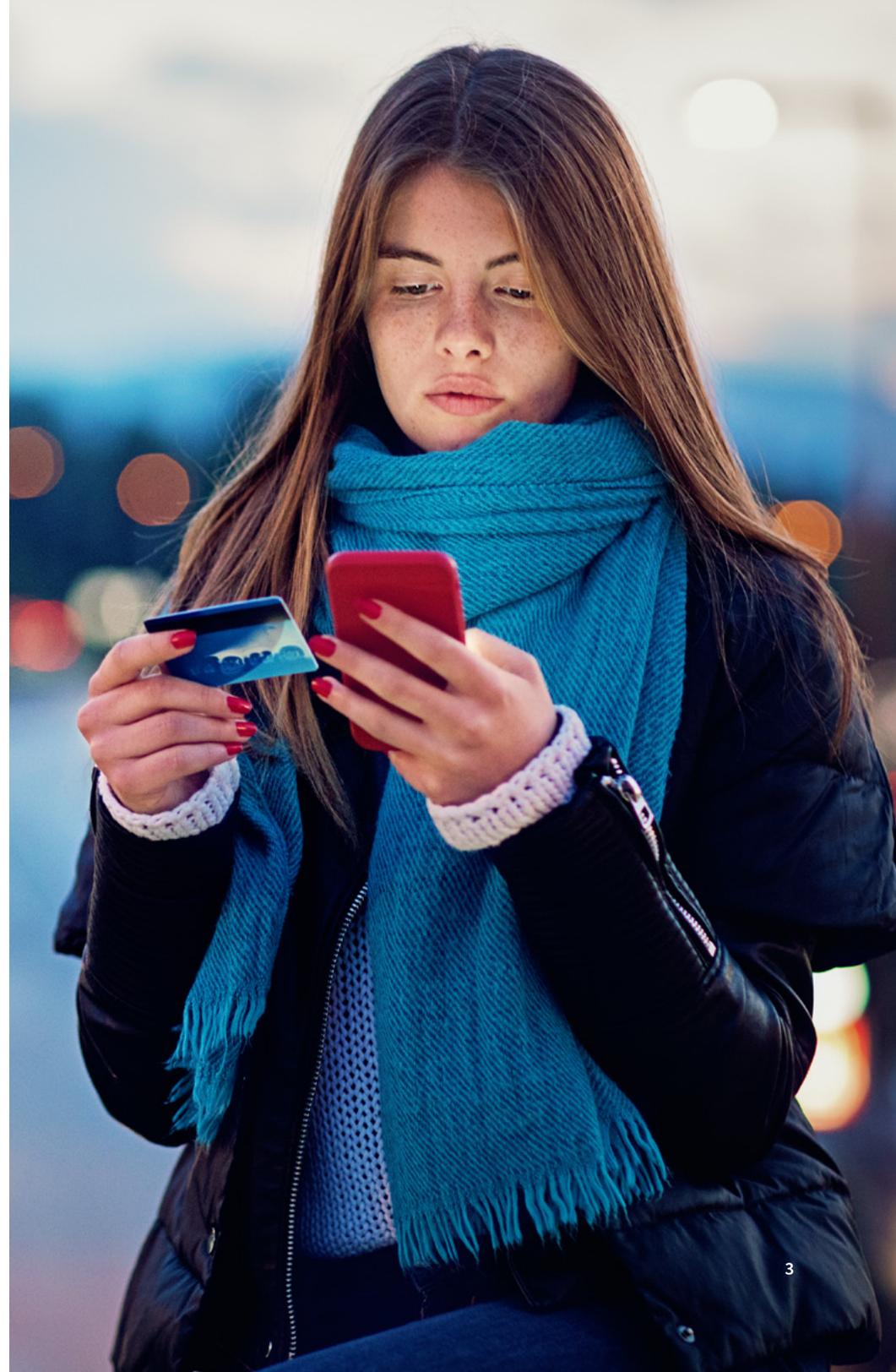
<b>3</b> Introduction	<b>4</b> Optimize profitability	<b>6</b> Payments One	<b>7</b> Fraud and risk reduction with a single integrated platform
<b>8</b> Increase card usage with digital solutions	<b>10</b> Instant card issuance	<b>12</b> Digital card issuance	<b>13</b> Tokenization
<b>14</b> Network services	<b>15</b> Code Connect	<b>16</b> Driving your brand and increasing card usage through charitable giving	<b>17</b> Round Up Debit Transactions
<b>18</b> Rewards that build loyalty	<b>20</b> ATM management and driving transactions	<b>21</b> Grow with FIS	

# Introduction

---

**The payments landscape is evolving and changing rapidly. In order to stay top-of-wallet, you need to ensure you are keeping up with digital payment modernization.** FIS is a feature -and function-rich full-service debit processor, providing innovative solutions to enhance your business and profit growth opportunities. We advance the cardholder experience with a full portfolio of products and solutions, including loyalty, fraud, card production, network services and more.

Our best-in-class user experience delivers the confidence and the resources you need to grow and protect your financial institution. From innovative technologies to digital-first solutions, FIS gives you the power to operate more efficiently with the data analytics you need to grow your bottom line.





## Optimize profitability

---

Enhance your cardholder's experience and optimize profitability with FIS. Our expertise will differentiate your business in an increasingly competitive marketplace and help drive your bottom line.

### **PaymentsEdge**

PaymentsEdge focuses on critical card portfolio challenges and opportunities. Our marketing consultants are experienced in providing practical, cost-effective solutions that generate new revenue streams, enhance the cardholder experience and optimize profitability.

#### PaymentsEdge advantages:

- Differentiate your brand
- Elevate awareness of your card program
- Benefit from enhanced monthly reporting
- Promote card activation
- Keep cardholders more engaged to drive card usage
- Increase transactions, spend and card balances
- Grow revenue without additional burden to your staff
- Build customer loyalty and retention

# Optimize profitability

---

## Debit Insights

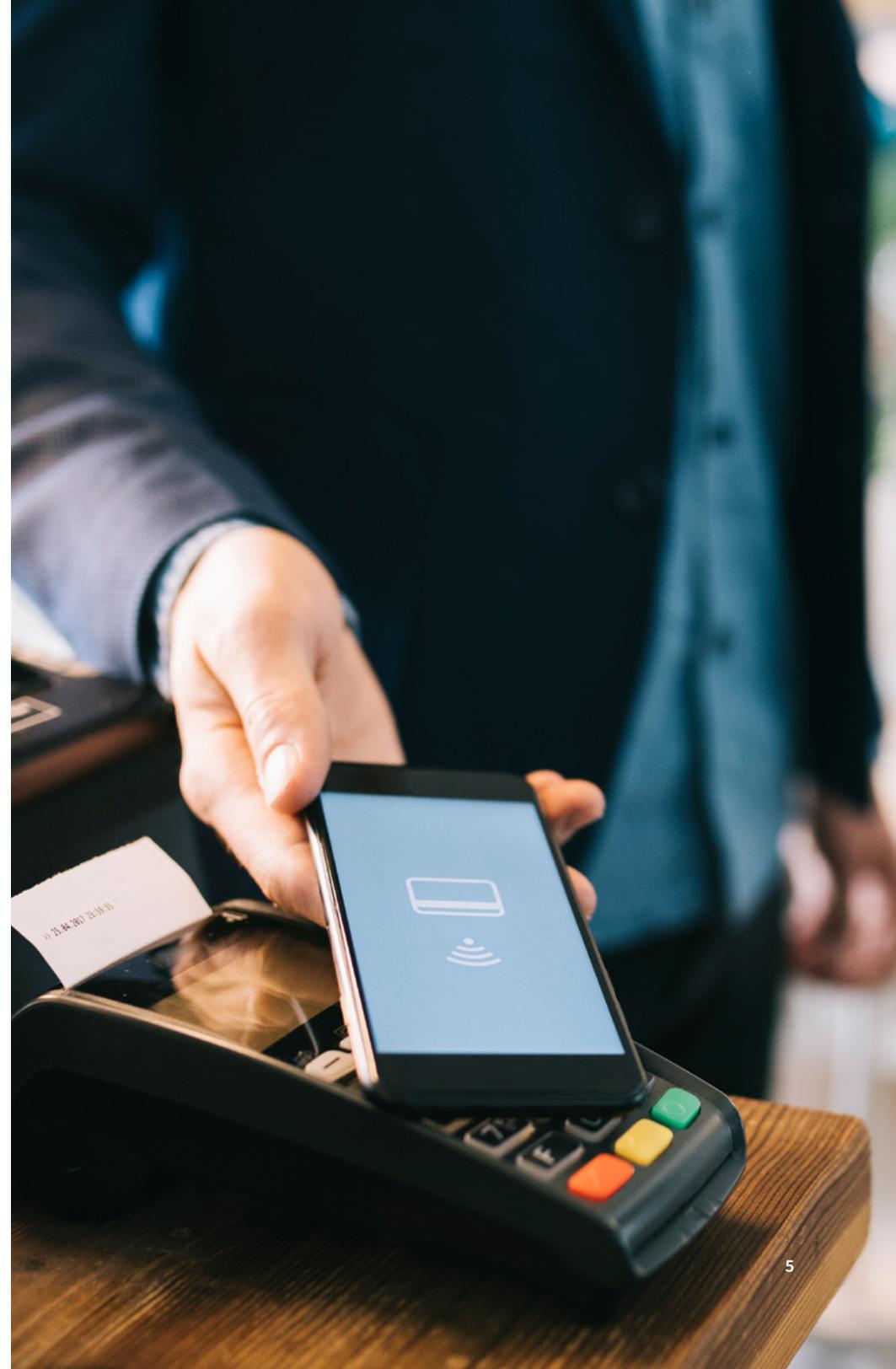
Debit Insights transforms debit and prepaid card transaction data into actionable behavioral insights.

Through advanced segmentation techniques and marketing, your financial institution can identify and group cardholders, and then target areas for revenue growth by building cardholder loyalty and improving operational efficiency.

Portfolio segmentation is key to understanding your card program behaviors and identifying new channels of opportunity to encourage card usage in growing electronic merchant segments.

### Key features:

- Card Group Segmentation
- Fraud Forensics
- Alerts
- Cardholder Profitability





## Payments One

---

FIS Payments One unites ATM, debit, credit and prepaid servicing tools via a centralized user interface that enhances workflows, improves functionality and delivers a superior user experience.

### What Payments One offers:

- An attractive interface that unifies information across ATM, debit, credit, prepaid, fraud and loyalty.
- Multi-factor authentication provides improved security and a centralized audit trail of access.
- One point of access with holistic design reduces navigation complexity and password resets.
- Increased data and reporting capabilities provide greater cardholder insights for servicing, marketing and retention.
- Self-service capabilities that streamline processes to enhance user and cardholder experiences.

## Fraud and risk reduction with a single integrated platform

---

Security is of utmost importance to FIS. The goal of every fraud mitigation program is to balance fraud prevention against cardholder service and raise the performance of both.

FIS integrates all debit transactions through one platform managed by a single operation for positioning our fraud prevention capabilities large-scale transaction processing. This provides greater insight into fraud trends across the enterprise, helps ensure that strategies deployed will impact both credit and debit portfolios and allows for a more complete common point of purchase (CPP) investigations.

We are proud to report that we reduce risk by a quarterly gross fraud average of nearly **50 percent** with industry-leading fraud, risk and compliance strategies that maximize business performance. FIS Fraud Prevention Services is on guard **24/7** for our clients, offering peace of mind. Our scope of fraud and risk coverage provides a seamless experience and reduces infrastructure costs while providing a superior cardholder experience.





## Increase card usage with digital solutions

---

In order to increase profits, you need to increase card usage. With expectations for features and functions constantly rising, you need cutting-edge digital solutions that will hook cardholders and keep them reaching for your card.

By providing a modernized approach with seamless tools that your cardholders can utilize with their busy on-the-go lifestyle, cardholders will continue to rapidly migrate towards digital payments. It's critical to adopt a "digital-first" mindset – one that provides your cardholders with a safe, secure and easy way to pay. Allow your cardholders to be in charge of how they bank.

# Increase card usage with digital solutions

---

## Controls, self-service actions and alerts

### Enable consumers to stop fraud before it even starts

- Set location-based controls in-store or within a specified area on a map when card is used
- Control spend by merchant category (dining, travel, etc.) or transaction type (in-store, online, mail-order)
- Manage spend with monthly transaction limits

### Digital self-service card management actions empower cardholders to be in control of the accounts anytime, anywhere

- Turn card on/off
- Report card lost or stolen
- Activate a new or replacement card
- Initiate a transaction dispute
- Notify financial institution of travel plans

### Timely and relevant alerts

- Set purchase alerts based on cardholder location, merchant type, transaction type, spend limits
- Receive notifications on card and account status, changes and deadlines
- Receive alerts and two-way communications for suspected fraudulent activity



## Instant card issuance

---

The FIS instant issuance environment is configured, certified and ready to support instant issuance programs for our clients. Support includes a temporary to permanent card solution, connection with in-house instant issuance software for personalized card issuance in-branch and digital issuance of card credentials.

Immediate card issuance provides:

Improved experience – Meet new cardholders' instant expectations while retaining existing cardholders by showing the value of instant issuance in emergency card replacement situations.

Competitive advantage – Instant issuance delivers speed, convenience and value to cardholders.

Revenue opportunities – Activation at the time of card issuance maximizes activation rates, increases card usage and reduces downtime in reissuance situations.





## Instant card issuance

---

### Start Card

The FIS Start Card solution, allows your institution to compete with larger issuers offering traditional instant issuance for a much lower start-up investment. The solution conveniently provides a temporary card and automatically orders a permanent card for the account holder.

### In-branch instant issuance – Chip Card Plug-in

FIS enhances the instant card issuance process by giving financial institutions an easy way to deliver chip cards for new accounts or for those in need of replacements due to lost or stolen cards.

The Chip Card Plug-in service allows financial institutions to securely connect in-house instant issuance software applications to FIS for full management of chip data preparation and chip personalization.



## Digital card issuance

---

FIS Digital Issuance allows the cardholder to provision the card immediately into a mobile wallet. Digital issuance delivers speed, convenience and value to cardholders. Activation at the time of card issuance maximizes activation rates, increases card usage and reduces downtime in re-issuance situations.

FIS Digital Issuance enables your financial institution to:

- Increase revenue opportunity through cardholders' early use of card
- Boost adoption of mobile wallet as a complementary option to traditional plastic
- Deliver more security through use of the mobile wallet
- Restrict 'Card Not Present' transactions until physical card is activated
- Offer convenience by automatically ordering a physical card
- Attract and retain cardholders while building brand loyalty

Digital issuance can drive faster usage while providing guardrails to protect your institution.

# Tokenization

---

Tokenization is the replacement of a primary account number (PAN) with a pseudo number or “token,” utilized in a digital/mobile wallet payment transaction. Tokenization was introduced to provide additional fraud defense by allowing the token to be stored and used in the public domain of the merchant environment in place of a PAN. Tokenization is the foundation for secure, digital payments and is the first step to enabling a mobile wallet. It’s a central tool to start on your digital journey.

Tokenization services enable mobile wallets and digital payments via smartphones, tablets and wearables while protecting your cardholder’s sensitive information.

Step-up authentication with one-time passcode – Validate consumer identities when cards are added to a digital wallet without a phone call. One-time code is sent to the cardholder via text or email to utilize during the provisioning process.

Automated consumer notification – Service to eliminate back-office work, FIS provides the cardholder a notification via email and/or a postcard when a card is added to their mobile device on your behalf.





# Network services

---

NYCE delivers superior value to you with industry-leading POS interchange as evidenced in the Federal Reserve’s annual Payments Study. Through an industry-leading processing network, coupled with stand-in processing requirements, NYCE ensures your cardholder’s transactions work the first time. Additionally, the number of NYCE POS locations in the U.S. continues to grow with the deployment of more PIN-accepting, EMV-compliant terminals. With NYCE, build your brand by offering efficient, secure and cardholder-convenient electronic, real-time payments supported by:

- NYCE’s Net Economic Value: Market-leading interchange and low transaction and support fees
- Superior NYCE Network POS Approval Rates
- Use of leading-edge industry enhancements such as tokenization and contactless technology

To augment the organic growth of NYCE POS locations, NYCE has expanded debit card acceptance with NYCE’s PINless POS service, all while ensuring market-leading net economic value for you.

# Code Connect

---

Code Connect is FIS' platform that hosts a growing catalog of application programming interfaces (APIs), making integration into FIS solutions significantly easier and faster for your developers, partners and business innovators.

This revolutionary platform with its easy-to-browse catalog offers hundreds of APIs across multiple FIS solution lines on top of a single platform that dramatically increases velocity of integration and innovation.

## Financial institutions are utilizing APIs to:

- Reduce friction in their account holder's journey
- Using data and analytics to inform the transactions account holders engage in
- Integrating across channels to improve delivery





## Driving your brand and increasing card usage through Charitable Giving

---

The FIS Charitable Giving Platform provides a way for financial institutions to promote charitable donations while increasing debit and credit card usage. This white-labelled solution empowers cardholders to give to the charities they care about most through an easy-to-use online portal that integrates into online/digital banking experiences.

Financial institutions and their cardholders can select from over 1,800,000 causes/charities and invite cardholders to participate by giving a one-time donation, donating on a reoccurring basis and/or matching contributions.

Round Up debit transactions can be connected with this product to allow rounding up to the cardholder's charity of choice.

The FIS Charitable Giving Platform offers everlasting benefits to your institution, including:

- Drive organic portfolio growth
- Deepen top of wallet
- Building community value
- Generate data and insights

# Round Up Debit Transactions

---

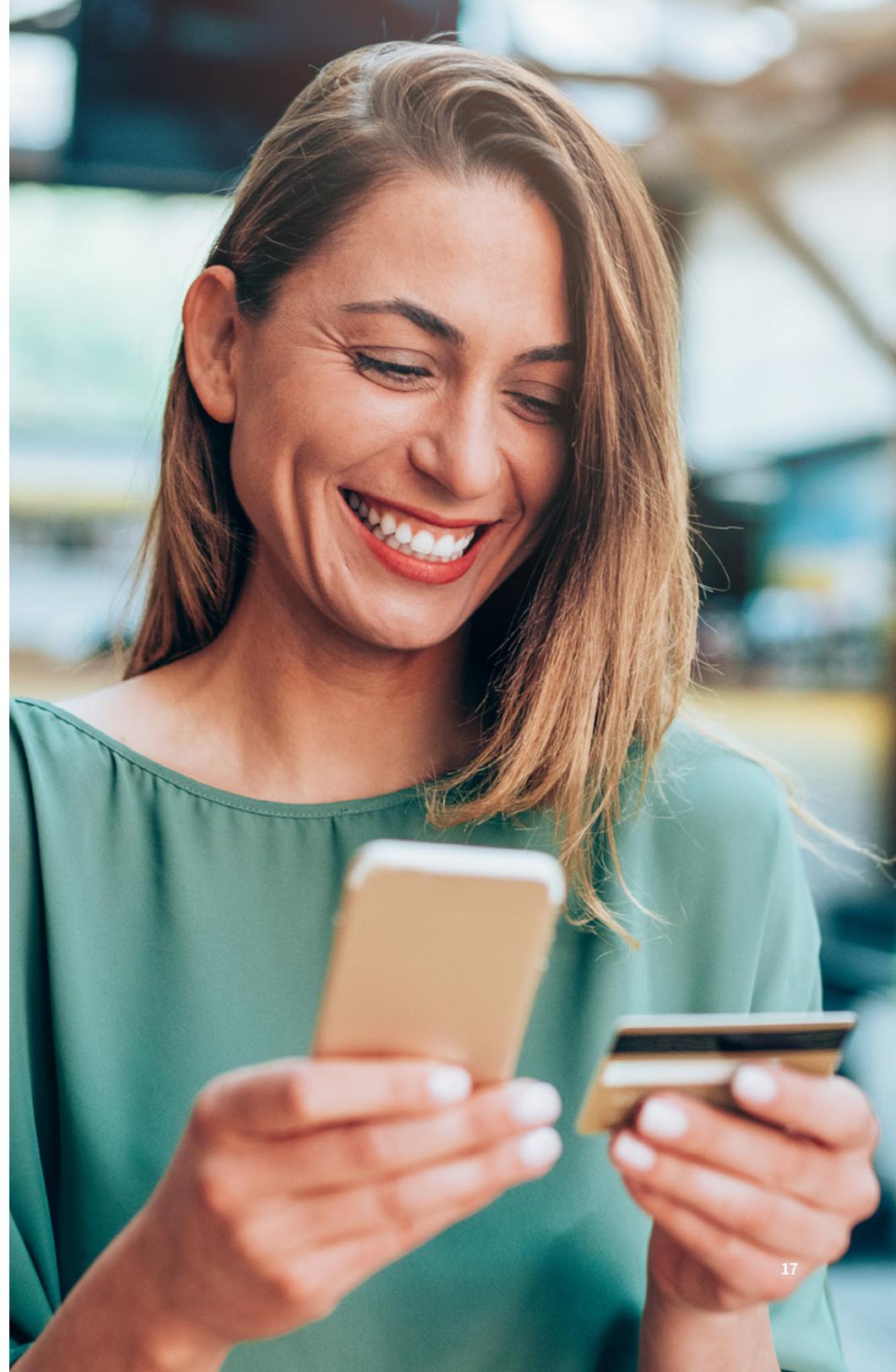
With FIS Round Up Debit Transactions, your cardholders can opt in to make savings easy and attainable while increasing your transaction volume. Additionally, drive your brand loyalty by giving your cardholders the option to give back to good causes.

Round Up can be integrated with your existing platform and your consumer-facing app via APIs, bringing a frictionless experience for your cardholders.

Cardholders can choose a round up amount that meets their financial needs. Round up to the nearest dollar? Round up to the nearest \$5? Your cardholder chooses an amount that works best for them. These small daily amounts create big impacts over time.

## Financial institutions will benefit with:

- Increased cardholder usage
- Keeping card top of wallet
- Delivering new value to cardholders, encouraging loyalty





## Rewards that build loyalty

---

Cardholders are demanding to be rewarded for their payment activity. FIS offers solutions that will increase cardholder usage and experience while also increasing client profitability.

### QuickPerks

QuickPerks is a debit card loyalty solution. Historically, loyalty programs were too expensive to fit in the small margins of debit portfolios. QuickPerks changes this by offering a low-cost loyalty program that provides low-point redemption options to engage debit cards with traditionally low-point balances. Low-point redemption options will include sweepstakes, charities, merchant-funded offers and fuel redemption.

Best of all, clients pay a predictable fee of only pennies a month per card and FIS will manage the points liability, maintain all necessary cash reserves and fund cardholder redemption activities. Finally, a debit loyalty program that works for clients and cardholders.

### FIS Zero Liability Pledge

The financial institution will maintain zero liability for the points associated with QuickPerks.

- FIS holds the points
- FIS maintains all necessary cash reserves
- FIS funds all redemptions

# Rewards that build loyalty

---

## FIS Loyalty Rewards

FIS award-winning Loyalty Rewards provides a fully turnkey, all-inclusive loyalty rewards program, or a la carte options for a fully customizable program to meet your demanding strategies.

Our proven rewards program increases revenue while improving your ability to acquire, activate and retain cardholders. It has the flexibility to be a comprehensive, effective loyalty-marketing program to ensure your cards are top-of-wallet status. Our expertise will differentiate your business in an increasingly competitive marketplace and help drive your bottom line.

### Benefits of this program:

- Flexible scoring platform and administrative tools
- Comprehensive reporting and marketing materials
- Client support services and training
- Marketing promotions and sweepstakes

### Additional offerings:

- Fuel Redemption Network
- Pointopia
- Redeem2Erase
- Merchandise Rewards
- Travel Rewards
- Merchant-Funded Program
- Charitable Giving
- Event Tickets
- TSA Pre-Check





## ATM management and driving transactions

---

FIS offers everything you need to provide a seamless delivery of ATM products and services to your cardholders. While FIS has a robust ATM offering with full support for standard and advanced transaction sets, we continue to invest in our ATM product line. Our investment focal point is to create products that promote differentiation vs. your competition, operational efficiencies, reduce expenses, increase revenue and improve the consumer experience within your ATM network.

### Features include:

- Self-Service ATM Web Functions
- ATM as a Service (AaaS)
- Latest ATM Hardware/Software Supported
- ATM Monitoring/Service Dispatching
- Multiple ATM Communications Supported
- Mandate Supported

# ATM management and driving transactions

---

Driving over 100,000+ ATMs, you get a top third-party processor in the U.S. that is large enough to provide you all the ATM functionality you need while continuing to provide a personalized level of service not found with other processing alternatives.

## ATM driving differentiation offering includes:

- Provide a superior consumer experience
- Payments One UI Integration (ATM, debit, fraud)
- ATM fraud mitigation rules
- Minimize ATM DowntimeHP nonstop availability
- ATM analytics and profitability (debit ATM insights) simplified back-office processing
- Integrated breadth of services
- Tiered settlement





## Grow with FIS

---

FIS is ready to provide you with a complete suite of digital-first solutions to increase card usage and ensure your institution's card is top-of-wallet for your cardholders.

As the world leader in credit and debit card processing serving over 4,200 financial institutions with 40 billion transactions annually, FIS provides the technology to help your institution modernize your payments strategy. With so many choices and so much on the line, you need a proven partner who works with you to modernize your card processing offering by providing the end-to-end solutions you need to stay ahead of the curve and your competition.



**ADVANCING THE WAY THE WORLD  
PAYS, BANKS AND INVESTS™**



[www.fisglobal.com](http://www.fisglobal.com)



[getinfo@fisglobal.com](mailto:getinfo@fisglobal.com)



[linkedin.com/company/fis](https://www.linkedin.com/company/fis)



[twitter.com/fisglobal](https://twitter.com/fisglobal)

©2020 FIS

FIS and the FIS logo are trademarks or registered trademarks of FIS or its subsidiaries in the U.S. and/or other countries. Other parties' marks are the property of their respective owners.