



# FIS PREPAID SOLUTIONS

---

**Simplify business operations with prepaid card services**

**Deliver payment solutions for every need of your business**

The prepaid industry benefits from significant advances in technology and digital payments adoption over the past 10 years. Payments are now more secure, convenient, and appealing tools for businesses to engage their customers. Much of the growth within the payments industry leverages some form of prepaid technology to support instantaneous, seamless, and embedded payment experiences. No longer just a substitution for checks, prepaid is a fundamental piece of the future of payments.

To meet the needs of your customers, you need to **offer a safe, secure, affordable alternative** in the payments industry.

What if you could offer customers a convenient way to access funds, make purchases and complete payments without having to add to your existing business process?

## FIS Prepaid Solutions

FIS prepaid offers convenient ways to pay, access funds, and make purchases. We are uniquely positioned to drive consumer behavior through targeted spend solutions – those that drive spend back to your business, or simply improve outcomes. FIS offers flexibility to meet your needs.

### Prepaid cards solve your biggest payments challenge

Prepaid card programs are not one-size-fits-all propositions. Your business requirements are unique. With prepaid solutions from FIS, you get a highly configurable product, yet retain the advantages of a solution that is packaged, economical, and fast to market.

## FIS Prepaid Solutions

### Direct processing

Direct Processing allows organizations to own the full product life cycle and select the network, issuing bank, fulfillment house and other vendors. The platform offers many configurable features that can be incorporated in a 'plug and play' manner. This flexibility caters to a wide range of program types to fit the desired needs of the sponsoring organization.

### Prepaid Program Management

The program management model allows organizations to launch a prepaid program without prepaid expertise or sponsor bank. This allows the customer to focus on their core business and leave the complexity to FIS.

### Prepaid Business Suite

Prepaid is a solution for a broad spectrum of needs in today's market. FIS continues to lead with the latest technology and options that will help organizations solve endless payment challenges and are designed to support tomorrow's innovation. All Business Suite solutions can be fully client branded experiences, designed for your success. As an added benefit, Business Suite solutions are fully Program Managed, meaning your business can focus on what you do best.

### Prepaid Filtered Spend

Filtered Spend takes spend control to the next level, offering UPC level adjudication through FIS' proprietary merchant participation network, which is growing to approximately 63,000+ locations in 2023. With Filtered Spend, you can ensure funds are directed toward products or habits your organization wants to encourage. For example, insurance plans may want members to eat healthy, or purchase medical supplies not otherwise covered by their plan. As with other FIS solutions, there is no one size fits all approach. FIS allows our partner to control what gets approved, down to the UPC level.

**FIS ENABLES THE MOVEMENT OF COMMERCE BY UNLOCKING THE FINANCIAL TECHNOLOGY THAT POWERS THE WORLD'S ECONOMY, ADVANCING THE WAY THE WORLD PAYS, BANKS AND INVESTS™.**