

FIS gives financial institutions the absolute confidence to compete in the everchanging payments landscape and provides a complete end-to-end solution for all card processing needs.

Let's take a trip down the road of payments modernization to see where you are and where you should be headed.

Tokenization

To start your journey, implementing tokenization is critical. 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 protects card data by replacing a card's Primary Account Number (PAN) with a randomly generated sequence of numbers to be utilized through either mobile wallet purchases or payment credentials on file for recurring/subscription payments.



Financial Institution benefit - Reduces impact of merchant breaches as tokenized data is not usable by fraudsters.



How is tokenization put to use in Payments? 3 Ways 1. When merchants keep your "Card on file" for

- subscription billing and recurring payments 2. E-commerce sites that offer frequent, returning
- customers "one click" checkouts
- 3. NFC Mobile wallets like Apple Pay and Google Pay

Not employing Tokenization as a part of your financial institutions payments strategy means that you are not enabling a full e-commerce experience for your cardholders with the layers of protection that they deserve.

Determining your digital presence

How do you want your digital presence to look to your cardholders?



the use of both (physical) credit and debit cards by 2020.¹

In the US, mobile wallets are expected to surpass

payments are just over the ago 30, have an average yearly income of \$70K, and spend twice as much on retail as nonusers.2 1 - PaymentsSource

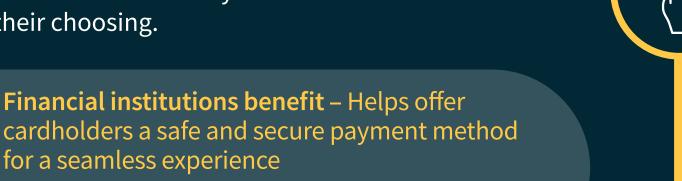
In the US, the majority of people already using mobile

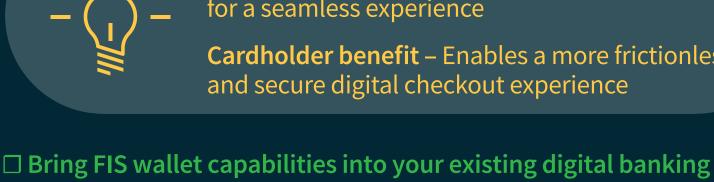
2 - BlueSnap

Google Pay™, Samsung Pay™ • With simple implementation and speed to market, encourage

☐ Extend your brand and drive volume through Apple Pay™,

your cardholders to transact with your branded card on the device of their choosing.





to life digitally.

Cardholder benefit – Enables a more frictionless and secure digital checkout experience

- Experience • Customize your mobile experience by integrating digital features
- banking experience. ☐ Purchase a ready-made standalone digital wallet experience • Promote your own solution through scalable 3rd party app

partners who integrate with FIS Code Connect to bring FIS products

such as card on/off or dispute reporting as part of your mobile

for the ultimate cardholder experience FIS continues to advance the digital journey for financial institutions by integrating our payment processing products and solutions with FIS Code

Enable key features into your digital presence

Connect, a library of 1000+ APIs, to ensure that issuers and their preferred vendors can drive brand loyalty and increased card usage across digital commerce channels. 1. Card controls - Self-Service Card Management features like On/Off, Lost/Stolen, Card Activation



- 2. Alerts Instant notifications on purchase/account activity 3. Digital card issuance – Digitize and deliver payment card credentials securely through a mobile wallet
- 4. Digital Commerce Provisioning Hub Promote a digital first payment lifecycle service by helping cardholders link and maintain payment credentials for Subscription/Recurring
- merchants and token ecosystems 5. Round Up feature (savings or charitable giving program) 6. Apply and Buy - Apply for a credit card, instant approval, instant account creation and provision the new card in a

Have you made the right upgrades

wallet seamlessly

to your payments platform to provide a better cardholder experience?

LET US HELP YOU EVALUATE

TO PAYMENTS MODERNIZATION FOR MORE INFORMATION,

WHERE YOU SHOULD BE ON YOUR JOURNEY

CONTACT US AT getinfo@fisglobal.com OR VISIT www.fisglobal.com