

# WHERE ARE YOU ON YOUR DIGITAL JOURNEY TO PAYMENTS MODERNIZATION?

Deliver fast, secure, seamless and simple card payments for your cardholders with FIS' complete end to end solution.

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.



Tokenized data is rendered meaningless to fraudsters



## Three ways payments tokenization is used

1. When merchants keep your "Card on file" for subscription billing and recurring payments
2. To secure "one-click" checkout in e-commerce sites for returning cardholders
3. In NFC mobile wallets that offer Apple Pay, Google Pay and similar

Using tokenization empowers you to deliver a seamless e-commerce experience with layers of cardholder protection.

## Digital experience

What digital experience do you want to offer cardholders?



One in three consumers now use a digital wallet or contactless payment method.<sup>1</sup>

In the U.S., the majority of people already using mobile payments are just over the age 30, have an average yearly income of \$70K, and spend twice as much on retail as nonusers.<sup>2</sup>

1 - FIS Generation Pay global research, June 2020  
2 - BlueSnap

### Leverage existing mobile wallets like Apple Pay™, Google Pay™ and Samsung Pay™

- Encourage cardholders to use your branded card on any device



**Financial institutions benefit** – Simple implementation and speed to market enables a seamless digital payment experience

**Cardholder benefit** – Frictionless and secure digital checkout experience

### Bring FIS wallet capabilities into your existing digital banking experience

- Customize your mobile experience by integrating digital features such as card on/off or dispute reporting.

### Purchase a ready-made standalone digital wallet experience

- Promote your own solution through scalable third party app partners who integrate with FIS Code Connect to bring FIS products to life digitally.

## Key digital features for a differentiated cardholder experience

Drive brand loyalty and increase card usage across digital channels with FIS Code Connect, a library of 1,000+ APIs.

1. **Card controls** - Self-Service Card Management features like On/Off, Lost/Stolen and 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 wallet seamlessly

# LET'S REIMAGINE PAYMENT EXPERIENCES

To learn how FIS can help you reimagine your payments experience with a strategic approach to payments modernization, portfolio management and sophisticated fraud prevention tools, consult with your relationship manager.

## About FIS

FIS is a leading provider of technology solutions for merchants, banks and capital markets firms globally. Our more than 55,000 people are dedicated to advancing the way the world pays, banks and invests. We help our clients use technology in innovative ways to solve business-critical challenges and deliver superior experiences for their customers. Headquartered in Jacksonville, Florida, FIS is a Fortune 500® company and is a member of Standard & Poor's 500® Index.

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