

Generate new revenue streams, attract new business

With large commercial card growth projected for smaller, regional financial institutions trying to compete with super-regional and national players, community-based financial institutions have an immediate opportunity to grab market share, help your underserved commercial customers and add new digital offerings. Commercial cards also contribute to your efforts to shift from paper-based payments and processes and digitize your back-office operations for better program management, control and visibility over transactions.

Your advantage - Exceptional customer service

Small- to medium-sized businesses often feel overlooked by the mega-financial institutions that lavish attention on large corporations that generate significant revenues. As a community financial institution, you are in an ideal position to win and keep business customers by demonstrating high priority to servicing their needs.

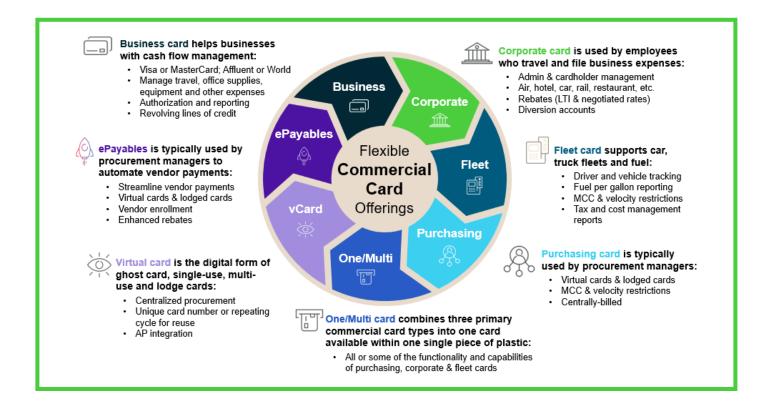
In addition, with the virtual workforce currently the norm rather than the exception, digitized processes keep businesses efficient when employees can't come into the office to write and mail checks or make deposits at the institution.

The flexibility you need to serve every client's needs

FIS offers the full array of commercial card programs:

- Business cards to facilitate better cash flow management
- ePayables to enable procurement managers to automate vendor payments
- Virtual cards for single use, multi-use and travel-related lodge cards
- Corporate cards to streamline the travel expense reporting process
- Fleet cards for driver and vehicle tracking
- Purchasing cards
- One/Multi cards

Commercial cards are expected to grow to nearly \$850B by 2022, an opportunity that could be especially critical for smaller, regional financial institutions.



Put the power of management in the hands of your business customer

With FIS Commercial Cards, your customers will have new capabilities to:

- Access company-level and employee management information in real time (online transaction disputes, service requests, limit changes, new and replacement card requests and more)
- View company- and sub-level hierarchies
- Monitor and manage payments
- Search, view and download transaction detail
- Administer company and employee alert notifications
- Access statements

Empower cardholders to take control of their finances

With eZCardInfo, an intuitive, comprehensive, online credit card management tool, cardholders can activate their cards, view account balances and transactions, transfer funds, schedule online bill payments, download statements, receive account alerts, submit disputes, access their rewards points and much more.

Cardholders prefer to be self-sufficient, and it helps you reduce costs. In addition, you gain the ability to extend your marketing reach with rotating messages and images on your homepage and promotion of your loyalty rewards program.

Contact us

Elevate your commercial card programs to grow your portfolio and strengthen client relationships by providing the tools they need to run their businesses. For more information about FIS' Commercial Card offerings, email getinfo@fisglobal.com or call 877.776.3706.

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