



## FIS Partners With Issuer-Merchant Collaboration Platform Kipp To Prevent Card Declines and Unlock Revenue for Debit Issuers

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### Key Facts

- FIS is partnering with Kipp to bring a first-to-market merchant funded non-sufficient funds (NSF) authorization solution to debit issuers, helping to enable a more predictable and efficient payment experience to consumers.
- This solution is designed to combat the leading cause of card declines at the point of sale: insufficient funds.
- This innovative solution helps issuers minimize friction, retain customers, sustain transaction volume, and stay competitive. And as a bonus, issuers keep the interchange and earn a merchant funded premium.

JACKSONVILLE, Fla.--(BUSINESS WIRE)--May 21, 2025-- [FIS](#)<sup>®</sup> (NYSE: FIS), a global leader in financial technology, today announced a strategic partnership with Letskipp Ltd. (Kipp), a collaboration platform for card issuers and merchants, to introduce an innovative non-sufficient funds (NSF) authorization solution to its debit clients. This first-to-market offer is designed to combat the long-standing challenge of declined transactions due to insufficient funds, which can help issuers recover lost revenue and drive top-of-wallet status with customers. With this solution, FIS is unlocking growth for its card issuing clients by helping to streamline financial operations, reduce friction and improve efficiency.

Industry [data](#) shows that the leading cause of card declines is insufficient funds, causing revenue loss, customer frustration and higher contact center costs. For merchants, these declines result in lost sales and wasted product and time. For issuers, declined transactions bring unpredictability at the point of sale for customers, increasing consumer frustration and impacting loyalty.

The solution offers issuers the ability to approve transactions even when the available balance is insufficient – without imposing overdraft fees on consumers – by enabling merchants to voluntarily pay a premium to authorize NSF transactions. This reimagined economic model can generate additional revenue for issuers while helping to preserve the customer experience at the point of sale. Through this partnership, issuers can quickly take advantage of this interconnected solution, helping money move dynamically through debit accounts, card networks and payment systems.

"As money moves between merchants, companies, and financial institutions and card issuers, every transfer should be timely and seamless. This partnership underscores FIS' commitment to helping our clients unlock new revenue streams and deliver smooth payment experiences," said Jim Johnson, co-president, Banking Solutions, at FIS. "Our NSF authorization solution with Kipp tackles a key point of friction in the payments journey, helping issuers retain customers and drive long-term value throughout the money lifecycle."

"We're excited to join forces with FIS to bring our innovative NSF solution to a broader market," said Chanan Lavi, CEO and co-founder of Kipp. "By reducing declines, we're helping merchants and issuers to deepen customer relationships, protect transaction volume and grow revenue, without burdening consumers."

This solution reinforces FIS' accomplishments in helping deliver efficient, end-to-end experiences for businesses to bring the world's money into harmony.

For more information about this solution, visit [www.fisglobal.com](http://www.fisglobal.com).

### [About FIS](#)

FIS is a financial technology company providing solutions to financial institutions, businesses, and developers. We unlock financial technology to the world across the money lifecycle underpinning the world's financial system. Our people are dedicated to advancing the way the world pays, banks and invests, by helping our clients to confidently run, grow, and protect their businesses. Our expertise comes from decades of experience helping financial institutions and businesses of all sizes adapt to meet the needs of their customers by harnessing where reliability meets innovation in financial technology. Headquartered in Jacksonville, Florida, FIS is a member of the Fortune 500<sup>®</sup> and the Standard & Poor's 500<sup>®</sup> Index. To learn more, visit [FISglobal.com](http://FISglobal.com). Follow FIS on [LinkedIn](#), [Facebook](#) and [X](#).

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