FIS Introduces Smart Basket, Transforming the Shopping Experience Through Real-time Purchase Intelligence

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Key Facts

- FIS is soon to launch Smart Basket, an innovative new solution being designed to use real-time basket intelligence to drive new value for both consumers and businesses at the point of sale.
- Smart Basket aims to reshape the future of intelligent commerce, using real-time intelligence to analyze purchase transactions and deliver targeted promotions, bringing greater value and convenience for today's consumers
- FIS is developing Smart Basket to allow multiple payment types to be applied in a single purchase, allowing financial institutions to offer integrated, bespoke loyalty debit and credit programs in a four- or three-party network model.

JACKSONVILLE, Fla.--(BUSINESS WIRE)--Oct. 16, 2025-- FIS® (NYSE: FIS), a global leader in financial technology, today announced Smart Basket, a soon to be released solution being designed to leverage a real-time, item-level adjudication engine and transaction gateway to transform the payment experience at check out. Smart Basket aims to unlock unparalleled value and convenience by analyzing an individual's shopping behavior to proactively apply optimal rewards and payment methods at checkout, making it easier for consumers to instantly save money and earn rewards while increasing brand and seller loyalty.

According to recent research from FIS and Oxford, payment process friction costs organizations $4.9 million annually, with 51% identifying 'money-in-motion' - which includes payment processing - as where they experience the greatest sources of friction. Smart Basket represents the power FIS brings to the world's money lifecycle. The solution will leverage the strategic integration of three proven market solutions within FIS' payments ecosystem -its innovative real-time payments gateway, loyalty platform, and filtered spend technologies - to create a differentiated network offering that delivers superior value. Smart Basket will be designed to enable payment method selection down to the basket-item level, lowering payment costs while enabling customized loyalty and rewards programs at highly targeted levels.

"Smart Basket represents a significant leap forward in how money can be moved and put to work during the search and shopping experience," said Jim Johnson, President at FIS. "By leveraging real-time, item-level intelligence, Smart Basket is seeking to deliver personalized value and frictionless savings to consumers while providing retailers and brands with increased sales and insights they need to optimize their strategies. This will be a game-changer for the industry, and we are excited to bring more value to buyers, sellers and brands wherever money flows."

Why Smart Basket Matters

As value is exchanged between buyers, sellers, and financial institutions, Smart Basket is being designed to approach every transfer and transaction as an opportunity to create value, unlock rewards, and drive meaningful growth across the financial ecosystem.

- **Consumers**: Smart Basket is being designed to enable consumers to instantly enjoy personalized reward savings at checkout and automatically select the best payment method for each item. In addition to traditional debit, credit and prepaid cards, the solution plans to enable flexible healthcare spending accounts as payment methods. When launched, this streamlined process can help remove the hassle of physical coupons and manual choices, making shopping quicker and more rewarding.
- **Retailers and Brands:** Smart Basket is being designed to drive sales at participating sellers by enabling a buyer-friendly experience to segment items in their basket for multiple forms of payment such as FSA/HSA and loyalty points. Planned capabilities will be designed to help retailers and brands gain deeper insights into shopper behavior and the effectiveness of marketing strategies to refine future campaigns and manage inventory.
- **Financial Institutions:** Smart Basket is being designed to enable card issuers to craft best-in-class loyalty programs for their cardholders. In the future, Smart Basket can enable financial institutions to craft bespoke loyalty solutions across a broad base of funding sources, including real-time payments, stablecoin, and three- or four- party network solutions. Smart Basket can be enhanced to leverage basket intelligence to monitor suspicious or atypical purchases that indicate fraud.

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® and the Standard & Poor's 500® Index. To learn more, visit FISglobal.com. Follow FIS on LinkedIn, Facebook and X.

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