FIS Delivers Real-Time Transaction Clarity to Debit Cardholders

September 28, 2026

Key Facts

- FIS has integrated data and AI platform Spade's real-time transaction enrichment technology into its strategic debit processing platforms, connecting transactions to an enriched merchant identity drawn from a database which, according to Spade, covers 99.9% of U.S. and Canadian businesses.
- FIS debit issuing clients can now surface more accurate merchant names, location data, and transaction details on cardholder statements, potentially reducing unnecessary disputes and delivering a more transparent payment experience.
- FIS debit issuing clients gain access to enriched merchant data at the transaction level to better enable authorization decisions, dispute management and mitigation, and personalized cardholder experiences.

JACKSONVILLE, Fla.--(BUSINESS WIRE)--Sep. 28, 2026-- **FIS® (NYSE: FIS),** a global leader in financial technology, today announced the integration of Spade's real-time transaction enrichment technology into FIS's debit processing platform. The integration is designed to give FIS debit issuing clients access to richer, more precise merchant data at the transaction level and to help ensure cardholder statements reflect clearer, more recognizable merchant names. The designed result is to reduce unnecessary disputes, enable stronger authorization decisions, and facilitate a more transparent payment experience for cardholders.

Ambiguous transaction labels on cardholder statements can drive unnecessary disputes and degrade the data financial institutions need to make accurate authorization decisions. To address these issues, Spade's enrichment technology is designed to match transactions to a more recognizable merchant identity and surface cleaner, more recognizable merchant names on cardholder statements. FIS embeds this capability into its debit processing platform so that financial institutions are better positioned to manage and mitigate dispute volumes and give cardholders a clearer, more accurate view of their spending. Bringing greater transparency to money in motion -- the moment funds move between consumers and merchants -- is central to how FIS helps financial institutions deliver better experiences across the money lifecycle.

Spade's enriched transaction data is designed to enhance FIS debit issuing clients' experiences across three core areas. First, financial institutions can deliver enhanced transaction transparency to cardholders through cleaner, more recognizable merchant data on statements. Second, FIS debit issuing clients are positioned to potentially improve authorization rates through enhanced transaction intelligence. Third, financial institutions can power more accurate analytics, AI features, and personalized cardholder experiences using more accurate merchant data as a foundation.

"A clear transaction record can help customers keep better track of where their money is going, and financial institutions deserve data that helps make that possible," said Kim Bynan, Head of Issuing Solutions, FIS. "The integration of Spade's enrichment technology into our debit processing platform is designed to give our clients a cleaner, more complete picture of transactions, so they are better positioned to mitigate dispute volumes and deliver the clear, reliable payment experiences their customers expect."

"Delivering a modern payment experience starts with understanding the exact origin of every transaction," said Oban MacTavish, Co-Founder and CEO of Spade. "Integrating with FIS puts enriched merchant data inside one of the leading issuing platforms in the market, setting a new standard for transaction transparency across the financial industry."

The integration is available to FIS debit issuing clients now, as a part of FIS's broader strategy to build data intelligence into its issuing infrastructure, reinforcing FIS's commitment to helping financial institutions enhance authorization performance and fraud resilience as payment ecosystems grow more complex.

About FIS

FIS is a financial technology company providing solutions to financial institutions and businesses globally. 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. 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.

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