Splitit MediaRoom

Splitit and FIS Bring Bank-Issued Credit to the Point of Purchase

Deep integration with FIS Total Issuing Solutions enables banks to deliver personalized installments and pay with points— with the bank's brand and credit relationship at the center.

Why It Matters

- Consumer Demand: Consumers prefer paying over time through their trusted bank rather than opening new loans with third-party BNPL providers.
- Turnkey Scale: Connecting to thousands of merchants individually is impractical for banks. Starting early 2027 in North America, FIS Total Issuing Solutions clients can instantly access them via their existing FIS issuer-processing relationship.
- Massive Reach: FIS processes 40B+ annual transactions, serves 150+ financial institutions, and operates across 75+ countries.

"Banks have the customers, credit, rewards, and lowest cost of capital. What they have lacked is a scalable way to unlock those assets where their customers have the greatest need for transactional credit." — Nandan Sheth, CEO, Splitit

ATLANTA, Nov. 17, 2026 /PRNewswire/ -- Splitit, a global infrastructure provider purpose-built to help financial institutions deliver embedded credit at the point of commerce, today announced a strategic collaboration with FIS® (NYSE: FIS), a global leader in financial technology, integrating Splitit's platform with FIS® Total Issuing™ Solutions, one of the world's largest issuer-processing platforms.

The integration delivers on Splitit's financial institution strategy, giving banks on the FIS credit processing platform a simpler path to extend their existing credit card and rewards relationships into the purchasing journey — before a purchase, at physical and digital checkout, within wallets and marketplaces, and across emerging AI-powered commerce experiences.

Consumers increasingly want the ability to pay over time at checkout, and many would prefer to do so through a bank they already trust, using credit they already have, rather than establishing a new lending relationship with a third-party BNPL provider.

The challenge for banks has been reaching that moment.

The opportunity is bigger than installments. It's about bringing banks back to the moment of purchase, with their brand, credit, and customer relationships intact.

Connecting directly with thousands of merchants, wallets, and marketplaces is complex and impractical for individual issuers. It requires not only issuer technology, but also a merchant-facing value proposition and an orchestration layer capable of connecting banks into an increasingly fragmented commerce ecosystem.

FIS and Splitit provide that infrastructure. Splitit integrates with the highly scaled FIS issuer credit processing platform, giving financial institutions access to merchants and commerce platforms through their existing issuer-processing relationship without having to build their own merchant-facing technology stack.

FIS maintains commercial relationships with more than 150 financial institutions and corporates, processes over 40 billion transactions a year, and has a client presence in more than 75 countries. FIS has also pointed to a global issuer-processing market opportunity of $28 billion, following its January 2026 acquisition of Global Payments' Issuer Solutions business. That additional scale is now available to banks working with Splitit through the FIS platform.

Splitit's technology uses AI to personalize those offers for millions of cardholders based on each customer's relationship with the bank, purchasing behavior, and the context of each transaction. This helps issuers deliver more relevant offers that can improve conversion for merchants while driving greater engagement and spend for banks. No major point-to-point integration project is required.

A Different Model Than Traditional BNPL

Traditional BNPL introduces a new lender at checkout. With Splitit, the experience is delivered under the bank's brand, allowing issuers to remain at the center of the transaction while increasing card utilization and engagement, creating incremental fee opportunities and protecting spend and customer loyalty from third-party fintechs.

For consumers, it means greater flexibility without having to apply for another loan. For issuers, it transforms existing credit and rewards into a modern fixed-term transactional credit capability. And merchants gain access to bank customers and purchasing power.

This is the broader strategy behind Splitit's financial institution platform: infrastructure that turns existing credit, rewards, and customer relationships into transactional credit experiences across physical commerce, digital checkout, wallets, marketplaces, and emerging AI purchasing channels.

"Consumers want flexibility at the moment they buy, and they should be able to get it from the financial institutions they already trust," said Nandan Sheth, CEO of Splitit. "Banks have the customers, credit, rewards, and lowest cost of capital. What they have lacked is a scalable way to unlock those assets where their customers have the greatest need for transactional credit. Splitit provides that commerce infrastructure, and our deep integration with FIS makes it dramatically easier for leading issuers to activate it. That's the gap we built this company to close."

"FIS helps financial institutions modernize the way they deliver credit and payment experiences at scale," said Gaylon Jowers, President, FIS Total Issuing Solutions. "By connecting Splitit's commerce infrastructure with FIS Total Issuing Solutions, we can help participating banks bring more flexible, bank-branded options to customers at the point of purchase."

The Splitit integration with FIS Total Issuing Solutions will be available to participating financial institutions in North America in early 2027.

For more information, visit Splitit.com.

About Splitit
Splitit is the only global installment payments platform built to work inside a bank's own digital experience, not around it. By turning existing credit relationships into flexible, card-linked installment plans, Splitit gives financial institutions a way to deepen customer engagement, strengthen deposit retention, and unlock new revenue, all without requiring customers to open a new account or download a third-party app. Banks and credit unions retain full control over eligibility, credit policy, and the customer relationship throughout. Trusted by financial institutions and leading brands across luxury retail, digital marketplaces, and technology, Splitit operates in more than 100 countries and powers embedded installment experiences — including inside Samsung Wallet — at scale. Learn more at Splitit.com.

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